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We beg leave to state that we decline to return or to enter into correspondence as to rejected communications: and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

When a Government get into a terrible mess, naturally they would like to get out of it by showing that the question is not "a party one". The Navy, we are told, is quite above party. We are sure it is quite beyond the Liberal party. Mr. McKenna's speech on the Naval Estimates is the most miserable, humiliating piece of news that the public have read since the time of Stormberg and Maggersfontein. When we said, a little while ago, that now Great Britain was full up with her peace undertakings with foreign countries and should set about strengthening her war armaments, some people thought we were cynical. Yet this is what the most peace-loving Government that ever lived virtually admitted three weeks later.

The defenders of the Government are trying to discover much virtue in the "candour" of Mr. McKenna and Mr. Asquith, who so nobly, for the sake of their country, now own they have been mistaken-that after all there is grave danger of Great Britain being in the near future outstripped in "Dreadnoughts" by a foreign Power. We had a great deal rather the Government had stooped to duplicity and kept up the two-Power standard than risen to candour and risked this country's command of the seas. We prefer the candour of Lupton and company. They at least have been above board from the very first, openly declaring all through for a little Navy. They do not one month yow that we must have an invincible fleet, and, having lulled the public mind into false security, announce next month they are very sorry, they have found out a foreign Power is building too quick for us!

There was one sentence in Mr. McKenna's speech astounding for its "candour": "We do not know, as we thought we did, the rate at which German construction is taking place. We know that the Germans have a law which, when all the ships under it are com-

pleted, will give them a navy more powerful than any at which the provisions of this law are to be carried into execution." The words we italicise are constituted of bungle and blunder surely without parallel. The Navy is our all in all. Mr. McKenna himself declares that on it hangs our safety, and that our safety is the supreme matter. And then he goes on to say that he and his colleagues have found out that they were and still are—in the dark as to the rate at which Germany is building her "Dreadnoughts". On Friday Mr. Balfour gave notice of a vote of censure.

It is as if the President of the Board of Trade were to say he had no idea after all as to how Germany or America were doing in trade; or as if Sir E. Grey were to say that the Foreign Office had thought they knew the position in the Balkans, but had just found out that they were wrong—that their difficulty was they could not comprehend the attitude of the Powers. Only it is a thousand times worse. Our life as an empire, nay as an island, depends on our keeping up a fleet that would be able to destroy any two combined fleets in the world. It does not depend on whether Austria and Servia go to war or not.

After all the brave talk about the safety of the country, etc., throughout the debate, the Prime Minister's words etc., throughout the debate, the Prime Minister's words at the close fill one with something like despair. Mr. Balfour asks for a plain answer—Will the Government say yes or no to this: Ought four "Dreadnoughts" to be laid down in April 1910? Ought all the material to be prepared in 1909? Here is the answer: "I do not at this moment—I do not think it would be right or within my duty to forecast whether or not the whole of these four ships will have to be laid down on April 1. of these four ships will have to be laid down on April 1 next year. I do not think it would be right to speculate. I do not think it would be right to assume that the contingency which I expressly laid down is a contingency which will necesarily and inevitably arise. And so on in the same key. It is not plain English. It is vague and tortuous. Compare it with Mr. Asquith's statements about free trade. In free trade Mr. Asquith has his party with him; as to the safety of the Empire Mr. Asquith knows his party is not solid. So he speaks in the subjunctive and optative instead of the indicative mood.

The "Standard" published a statement on Tuesday of some of the rules which have been agreed upon by the Naval Conference held in London at the end of last year. Sir Edward Grey invited the international delegates to lay down a desirable code of naval warfare, following on the opinion of the Hague Conference that an international prize court should be created. The objection to such a court is that Great Britain would be surrendering the right to judge captures and prizes by her own law, in her own court, into the hands of an international tribunal.

This was the preliminary difficulty. The other was that there is really no definite international law on many matters such as contraband, where the rights of neutrals are specially affected. The Naval Conference has apparently very strictly defined the various kinds of contraband. Under its code a belligerent naval Power would be bound to interpret the rights of neutrals more liberally than it does now. These are important questions for Great Britain; and it may be impossible for the Government to ratify the rules of the Naval Conference, even to obtain the advantage, if it is an advantage, of an International Prize Court. We ought to be as suspicious of these rules as we were of the proposal that an enemy's commerce should be exempt from capture. That was rejected, though it had the support of Lord Loreburn.

A gentleman of the name of Hyde said in the House of Commons last Wednesday that "no trade in this country was suffering from an insufficiency of capital". This philosophic survival appears to assume that "trade" has to do only with the capitalist and the speculator in imported job lots, not at all with the workers; and, of course, since the capitalists can find higher profits under Protection abroad, there is no need for them to feel any "insufficiency". When a Radical financier withdraws his capital from a British industry and transfers it for higher dividends to America, it does not mean "suffering" to him; but what of the men set adrift to hoist a skull and crossbones over a band playing the "Dead March" through the streets of our capital? They, too, are our fellow-citizens, but they have no capital to export for foreign dividends to secure them against "insufficiency" and "suffering". The worker is the first to feel the shock from exporting capital, while the speculator in international job lots can say in Parliament that all is well—that is, he can say it for himself.

In the kind of way that will do for a fifth-class debating society, Mr. Hyde is literally right, because it cannot be said that there is not enough capital to employ home labour, at a time when we export an increasing surplus but when one looks at the thing fully and of capital; honestly, he cannot help seeing that there must be a scarcity of the economic conditions that set capital employing labour. The exact fact is that there is no scarcity of capital to be applied, but that there is a great and growing scarcity of its application, which must mean increased poverty or at least a decreased rate of production at home, not to mention the suffering. The figures for our leading industries (see the "Economic Journal") show a still smaller total of wages in February of this year than in the corresponding month last year; and when there is less wages there must be less production and more poverty, other things being equal. Why does the British capitalist prefer to employ the foreigner and leave his own workers on the streets? We will answer with another question—Why does the foreigner secure himself and his industry on a fiscal basis that makes the investment of capital and the employment of labour more remunerative and more secure with him than with us?

Mr. Churchill has been warned not to use bad language—at least when it is likely to tell against his own side. The Ministerial Press has this week told him plainly that he had better in future keep off the word "retaliation". This is the thanks he gets for sending round to all the newspapers an immensely long letter explaining what he had in mind when speaking of retaliation. Not that this letter gave him hard labour.

It was built of a series of extracts from an old speech. Mr. Churchill is too good a journalist to give away original copy for nothing. He always makes the publishers pay "through the nose" for his matter. He would make a good president of the Authors' Club.

Are women to be allowed in the House of Commons again when there are debates that interest women? Sir Henry Norman wishes for their return to the gallery, but the Speaker is not ready to decide which are or are not lady-liked debates. But what does Sir Henry Norman mean by suggesting that they should be let in "under any conditions of personal responsibility of members"? Does he propose that if a woman chains herself to the grille or waves a flag and shouts "Votes for women", her M.P. husband or brother or the M.P. who gives her the ticket shall be run in as the offender? A man is responsible for his wife's debts. Let her pay for her own politics.

It has come to this, the women are not only demanding the vote for themselves, but are insisting that it shall be withheld from men. Mrs. Fawcett has been writing to the press to protest strongly against Mr. Howard's Bill, which would enfranchise the rest of the men as well as the women. There are wholehoggers and little-piggers in this franchise movement as there are—or were—in tariff reform. And not only Mrs. Fawcett but the whole body of women suffrage associations are repudiating Mr. Howard's Bill. "Mr. Howard's Bill is not what we want", says Mrs. Fawcett. The Bill was read a second time on Friday and committed to a Committee of the whole House. Mr. Asquith said the Government were divided on the question of Woman Suffrage; and if such a measure were passed it should be on the responsibility of the Government of the day.

There are occasions when cheers are nicer to think than to utter. Surely such an occasion was when the Chancellor of the Exchequer came to the table on Tuesday. Many supporters of the Government cheered as though a bye-election had just been won! Well might the Chancellor look as if he wished to be saved from his excruciating friends. There are kindnesses that need not be advertised to all the world.

Mr. Cherry, the Attorney-General for Ireland, perhaps only approves of personalities in politics when they can be safely fired off by himself. We noted that the other day he went to a meeting in Aldershot and nicknamed Mr. Salter M.P. "the driest Salter he had ever come across". Now he is whimpering against Mr. Campbell and others for their "personal accusations". We do not remember a more absurd case of the pot crying out against the kettle's blackness.

The French Government is in difficulties once more with its employees. This time it is the postal and telegraph servants who are in revolt against the Minister of Public Works and the permanent head of the Post Office. Not only in Paris, but in other important towns, the service is disorganised, and so many branches of it are taking part in the movement that it may be described as a general strike. The French Government in a case of this sort always suspects something more than mere departmental trouble. It scents a plot against the Republic itself. This was what was so alarming in the disturbances a year or two ago when there was general unrest amongst civil servants, who claimed the right to form and to join trade unions. A French Government on this account is not so sympathetic as our own with its servants when they demand redress of grievances.

In this strike the alleged grievances appear rather vague. They are general charges of tyranny in the administration and personal dissatisfaction with M. Simyan, the Under-Secretary for the Posts and Telegraphs. The Government, through M. Clemenceau, refuses to admit that there are any grievances, and declares that it is master of the situation, and will put down what it regards as simply insubordination. There have been some prosecutions for rioting. Cries of "A

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bas Simyan!" may appear to M. Clemenceau to support his theory. All they meant, say the postal servants, is "Assez de favoritisme, assez d'injustice: allez-vous-en." A deputation of members of the Chamber ask for a Bill for a Supreme Council of Posts and Telegraphs; but M. Clemenceau is determined there shall be no Bill until order has been restored. The Government will not give way, and is confident it will have the last word. In the meantime those whose correspondence with France is interrupted will know what they are waiting for.

War talk has filled the Austro-Hungarian, Servian, Russian, and German papers during the week since the Servian Note to Austria-Hungary was published. Count Forgach, the Austro-Hungarian Minister at Belgrade, it is believed, will to-day (Saturday) present the reply of his Government to the Servian Note. There is good reason to think that it will not be in the nature of an ultimatum, which would shut off all hope of further negotiations between Austria-Hungary and Servia. Another opportunity will be given to Servia of modifying the tone and phraseology of her former Note. If she resents the temptation to be smart and irritating there will still be a prospect of the differences between the two nations being arranged peacefully.

Both have been pushing on mobilisation of troops and making other warlike preparations. Pan-Slavism and Teutonism are in a dangerous state of tension, and it is the Governments, not the people, that must be looked to for prudence and self-control. The Pan-Slavists of Russia issue manifestoes of admiration to the "suffering Servians", and the Duma appeals to other Parliaments on their behalf. Austrian soldiers landed at Spizza Bay are threatened by the Montenegrin populace; Hungarians, forgetting for the time their quarrels with Austria, but remembering their anti-Slavism, join the war party in Vienna, and North German journalism joins in the cry. Against all this may be set perhaps the most potent of the opposing factors—that official Russia disapproves of Servia's diplomacy and will in all probability influence the tone and the matter of Servia's next State Paper.

The Mullah, misnamed the Mad, is again the cause of anxiety in Somaliland. Colonel Seely conveys little information as to what is being done, on the ground that anything said will immediately become known to the person whom it most concerns. If the Government imagine that they are going to safeguard the interests of the protectorate by a purely defensive policy they are, it is to be feared, laying up costly trouble for the future. Reinforcements have been sent, but so far, said Colonel Seely, the Government had avoided bloodshed. What Colonel Seely means, of course, is that so far the Mullah has not attacked British territory. If the Mullah is left to do as he pleases beyond the stretch of territory directly controlled by British troops, he will secure more and more followers, until a considerable campaign becomes necessary. What the Government should do, as Mr. Balfour suggested, is to try to find some policy between merely standing on guard and plunging into the heart of the country. Unfortunately the necessity, real or assumed, of official secrecy keeps us in the dark as to both intentions and actions.

Rumours to the contrary notwithstanding, Sir Edward Grey says that Europeans in Teheran are in no special danger beyond the risks inseparable from any place where disorders exist. The Shah and the revolutionaries are apparently waiting for "something to turn up", and the monotony of the situation is only relieved occasionally by a certain amount of bloodshed as to which the records are equally explicit and untrustworthy. Once again the Shah is believed to be in a conciliatory frame of mind, and to be prepared to give ear to the constitutional reformers. He is "much impressed by the attitude of the population", and that attitude is certainly one to be taken into account—even in Persia. The people have

seized every opportunity provided by the local supremacy of the revolutionaries to abstain from paying taxes. Foreigners will not lend the Shah money, and even his mysteriously elastic resources cannot be inexhaustible.

In the trial of the Bengal anarchists the delays and abuses of procedure amount to a public scandal. But one little incident at least of the proceedings would atone for a good deal of irrelevance. It is stated that a Bengali gentleman, some time of the London University and a member of the Indian Civil Service, was found to have been a subscriber to the organisation. He belongs to the small and select class from whom naturally and properly the Indian members of the Executive Councils would eventually be drawn. The selection of this native would give him all the secrets and plans of the Government to which he was attached—whether that of Viceroy, Governor, or Lieutenant-Governor. If the facts are as stated, they give an appalling illustration of the danger to which Lord Morley would so cheerfully expose the Administration. Perhaps Lord Morley will explain why the case has only come to light accidentally or incidentally at this late stage.

Mr. Taft's first Presidential message to Congress on Tuesday was to impress on that body the necessity of getting to work on the new Tariff Bill. The Payne Tariff Bill was, in fact, introduced the next day. As the Bill leaves the Committee the new tariff is generally as protective as the old: there have been increases of duties, and changes of duties from some articles to others; and a real lowering of the duties on iron and steel. Mr. Carnegie is justified so far. Mr. Taft recommends a session devoted to the Bill. It may be changed, but it is not likely to be made less protective. Mr. Taft points out that the uncertainty is bad for business. The less time, he says, that is given to other subjects of legislation "the better for the country". A King's Speech will no doubt before long be saying the same thing here in another form of words. The "uncertainty" is as bad in this country as it is in America; and people will get tired of interminable discussions on tariff reform and free trade. They will have it settled somehow. We prophesy a session in which less time will be given to other subjects than to tariff reform.

The murder of Petrosino at Palermo by the "Black Hand" is the latest and most audacious of the crimes committed by this terrible secret society. Petrosino was at the head of the special body of detectives in New York appointed to watch these criminals who have paralysed the Italians with their terrorism and who levy blackmail on them under threats of outrage and murder. Petrosino had remarkable success in dealing with them, but the Italians are so completely cowed that he could obtain little or no assistance from them. With reckless courage he determined to visit Italy and Sicily to obtain the help of the Neapolitan and Sicilian police. Though his visit was secret, it appears that he was tracked by the band, and he was murdered about a fortnight after he arrived in Sicily.

The "Black Hand" or Mano Nera has carried to America the methods of the Mafia and the Camorra, and it has become so formidable there that unless it is suppressed it will soon be as terrible as the parent societies are in Sicily and Italy. The Sicilian and Italian police are themselves almost helpless to prevent the comings and goings of the members of the society between Italy and America, and Petrosino is said to have denounced them strongly and blamed them for the failure of the American police to break up the gangs. Mr. Roosevelt was to visit South Italy, and Petrosino had preceded him partly for the purpose of watching the Italians who were supposed to have left for Italy, intending no good to the ex-President. The Neapolitan police are showing unusual activity since Petrosino's murder, and perhaps America and Italy together may now co-operate in putting an end to the terrorism of the "Black Hand".

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An important issue raised by the Admiralty revelations is, as Lord Rosebery pointed out in the "Times", the bearing of the whole business on the blue water theories which so largely govern our military preparedness. An absolutely predominant Navy has always been assumed as an unalterable factor in every new military scheme; and now that this supremacy is all at fault, the promises fall to the ground. Will the Territorial Army, even if its ranks fill, be adequate? Lord Rosebery asks. The moral would appear to be that instead of a half-trained body of Territorials, it is more than ever imperative that a system enforcing on able-bodied citizens a year's military service should be instituted.

Before any satisfactory results can be expected, the means of conveying armed men by motor-cars to a threatened spot on the coast must become systematised to some extent. Still, as an initial experiment, with chauffeurs untrained from a military point of view, the Hastings trial was fairly good. No doubt the whole business was a good sensational advertisement for the Army, which seems nowadays a leading motive with military authorities. Inextricable confusion appears to have resulted when the men reached Hastings. The civilian drivers did not keep their places, and so the men arrived anyhow, and makeshift companies had to be made up. This, too, was only the case of a single battalion. What would be the result in the case of a brigade? On the whole we incline to think that this means of conveyance, though possibly suitable for the transport of troops in small numbers, is not suitable in the case of large bodies of men.

According to the Criminal Statistics for 1907 (the report is always a year later than it ought to be) the number of criminal offences of the more serious kind was greater than it had been since 1882. But the proportion to population was considerably less. As compared with offences against the person, crimes against property increase in a greater proportion. This is quite a matter of course; it is one of the ordinary incidents of decreasing brutality and increasing ability to use the more refined instruments of crime. There are more temptations for the clever people who are hard up. The civilisation that gives us the motor car and automatic slot machines is responsible for putting new means in the sight of those who would do ill deeds.

It is something of an antidote to such a depressing view that, as the report informs us, the offence of coining is never practised by persons "of any high social status". Honest hearts beat in S. James' as well as in S. Giles'. We do not think there are many philosophic deductions to be made from the statistics, which vary from period to period without being susceptible of satisfactory explanation. Who can say why there were forty-three more suicides in 1907 than in 1906? Why Devon should be at the top of the list, London have a lower rate than Nottingham by five to the hundred thousand, and Salford have little more than half the rate of London? It would require much exposition, too, to show why of 493 persons sent to inebriate reformatories 428 are women.

S. Patrick's Day in London has passed, and not a blow has been struck, but even S. Patrick is not himself outside Ireland, and no doubt the London omission will be compensated by the liveliness at home. Already we know that "blows were struck" in Dublin, where Trinity College has shown once more how it resents the monopoly in the Saint enjoyed by "the other side". The "union of all creeds" in the Irish Club in Charing Cross Road does not appear to have attempted any function, and so the Club committee will not require to buy any fresh furniture this time. If this brilliant race could only make a nation as they can make a row, what a nation it would be! The Exhibition of Irish Industries at Devonshire House, a great and graceful success, was only to show how the Irish race could live; but the bulk of them appear still to be more attracted by the glory of dying in the decadence of retrospect.

THE NAVAL CRISIS.

THE debates on the Navy Estimates have proved to be of the most dramatic character owing to the intervention of the party leaders. We do not hesitate to say that Mr. Balfour's speech, characterised by a fine restraint and gravity fitted to the occasion, has saved the country from a great catastrophe. Those who were behind the scenes in the South African War well know that at a period when all around were despondent, Mr. Balfour himself took a course of action in the Cabinet which did much to turn the fortunes of the war. case on Tuesday was vastly different. It was in the full glare of Parliament, From evidence which was at his disposal, and the nature of which was not disclosed, Mr. Balfour presented a case which seemed to show that, pledged to a two-Power standard, the Government were not providing even a one-Power standard. has a long parliamentary experience, has held the office of Prime Minister longer than any living statesman, has been leader of a party in the House of Commons longer than any politician since Pitt. Such a man is not likely to imperil his reputation by trusting to evidence which has not been carefully sifted. Indeed, in its fundamental aspects the evidence was confirmed by the Government. It is acknowledged that Germany has anticipated her 1909-10 programme for the financial year that begins on April 1, 1909, by starting ships, as distinguished from laying the keel, about five months or more before the year to which they belong, and at least nine to twelve months before precedent would lead us to anticipate. It is also common ground now that she can build at least as rapidly as we can. Finally, her resources for building warships, in the accommodation of slips, the supply of gun-mountings, etc., are now equal to our own. Mr. McKenna says that Krupp and the allied firms can supply the component parts of eight battleships in one year, and it would tax this country to the utmost to do so.

The effect of these disclosures and their admission by the Government created such an extraordinary impression on the House of Commons that no one was ready to follow Mr. Asquith. "When his speech was delivered", said Mr. Dillon, "the House was crowded. When the Prime Minister sat down the Speaker looked at the House and the House looked at the Speaker, and for three or four minutes no one rose. That means that the speech of the Prime Minister created a panic in this House, as it has created a panic in the country. our opinion the circumstance ought to have been pointed out from the front Opposition bench and a motion pressed to a division for the adjournment of the debate. it was Mr. Lupton provided an anti-climax and the members streamed out into the lobbies to discuss the The result is well known. Imperialists dared not move their resolution, and the mover of the motion carried unanimously at the National Liberal Federation a few weeks ago, to the effect that no case had yet been made out for increased Naval Estimates, got up to declare that the case had been completely established. The really vital difference of opinion between Mr. Balfour and Mr. Asquith is as to the date of completion of the German ships. There is no difference of opinion as to the completion of the British ships, provided orders for gun-mountings, etc., are placed in advance, so as to allow of about two years and four months from start to finish, or two years from laying of keel. In tabular form, then, the position may be given thus, according to their respective versions:

			British	German		
				A	B	
March 1911			12	9	13	
August 1911			14	11	17	
November 1911			16	13	17	
April 1912 .			20*	17	21	

* Includes the four conditional "Dreadnoughts" for which the Government take power to order essential parts in 1909-1910 if they see a prospect of Germany having 17 "Dreadnoughts" and "Invincibles" in April 1912.

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The Prime Minister says that he is advised that it is a physical impossibility for the Germans to have the extra ships mentioned by Mr. Balfour. The controversial points, therefore, are narrowed to the rapidity of the supply of gun-mountings, for this is the crux of the difficulty in both countries. The evidence for the increased rapidity of German shipbuilding is conclusive. Last week we published a statement showing from the German Navy Estimates the huge increases in the instalments for each year for individual ships. The first instalments for battleships have gone up 75 per cent. in one year, and the second instalments 33 per cent. In the case of the "Invincible" type cruisers of the 1909 programme the first instalment is 95 per cent. greater than the first instalment of the "Invincible" of the 1907 programme. The increase of first instalments as regards the battleships was known to everybody in October 1907. If anyone takes the trouble to study the press from 1906 on, he can see distinct indications of the enormous expansion that was taking place owing to the German Government guaranteeing regular large orders for years to come. The "National Zeitung" was preaching in 1906 that "the nation with the greatest steel industry is destined in the course of

time to secure the command of the sea ".

On 19 November, 1907, the "Neueste Nachrichten" gave accounts of how the Wiser Company, of Bremen, was building a new yard; of how the Vulcan Company, of Stettin, was constructing a new yard at the mouth of the Elbe; and of how the great firm of Messrs. Blohm and Voss was providing for the construction of the largest The German ships in the Germania yards at Gaarden. Navy League carried out an independent inquiry as to the capacity of the firms of the country, and published the results in their monthly journal, which guaranteed speed and capacity fully equal to the resources of this country. The crux of the situation lay, however, in the arrangements made by the Krupp firm for the supply of guns and gun-mountings. The orders for special machinery requiring special tools were placed to some extent in England, but the British Government appeared to have been entirely ignorant. It is by methods such as these that the firm of Krupp, with abundant capital from the German Government, provided for the great coup which Mr. Balfour's exposure has probably saved the British Empire from. Time will prove whether this view is right. As regards our own position, it is notorious that a revolution has taken place in gun-mountings owing to recent inventions. What inducement was offered to the only two private firms in 1907 to extend and alter their plant at enormous cost? The Government in 1907 and 1908 held out orders for twenty-four heavy gun-The German Government during the same mountings. period carried out a long-promised order for at least forty-six heavy gun-mountings. Is it any wonder that men of engineering experience are disquieted to an extraordinary degree, and ask themselves if the forecast of the "National Zeitung" is to come true?

FOR WHAT WE ARE ABOUT TO RECEIVE—

SPECULATION as to the coming Budget is the amusement of the most detestable month in the year. Sometimes the speculation takes the concrete form of buying or selling produce, such as sugar, tea, or tobacco, in anticipation of a raising or lowering of duties. Generally it takes the more innocent shape of inspired paragraphs in the press, or whispered confidences at clubs and dinner-parties. Recently at a political club a well-known peer offered long odds (which were freely taken) that Mr. Lloyd George would propose import duties on foreign manufactures. We have ourselves been informed, "on really good authority," that photographs, false hair, diamonds, motoriars, and bachelors are each or all to be the subject of special taxation. Without any exception these anticipations may be dismissed as "the hare-brained chatter of irresponsible frivolity", for if there is one secret which still defies the bribes and eavesdropping

of the modern newspaper millionaire, it is that of the Budget. It is true that at rare intervals a Cabinet Minister blabs, like Lord Aberdeen in 1845 or Mr. Childers in 1886; but then it is always at the bidding of his chief, when he wants a lead from Fleet Street. We have neither read nor heard any communication as yet which bore the mark of genuine inspiration. But when revelation is denied, there is such a thing as inference from internal evidence; there is a fairly trustworthy process of reasoning by elimination.

For instance, it is safe to assert that, after recent debates, there will be no differential tax on incomes from foreign investments. A great many sensible people have expressed their apprehension that a super-tax would be imposed on all dividend warrants issued by English companies owning and working railways in South America, and on the encashment of the coupons attached to foreign and American bonds. After the repeated and emphatic approval of the investment of British capital abroad—a controversy into which we do not enter here—it would be too grossly inconsistent to penalise incomes derived from this source. There-fore we think that holders of Argentine, Brazilian, Russian, Chinese, Japanese, and United States securi-ties need not force their holdings on the market between now and Easter. We should not like to assert with equal confidence that the Duke of Bedford is not "a day behind the fair" in offering his Thorney estate for sale, because land is always regarded by the Radical politician as a joint from which there are still several fat slices to be cut. Although Mr. Harold Cox, with his usual acumen, has pointed out that cheap capital is far more important to the national prosperity than cheap land, nothing, we fear, but actual experience will convince Radical financiers that agricultural land is a stone from which blood cannot be got. It is not therefore impossible, or even improbable, that some additional taxation may be laid on land. The owners additional taxation may be laid on land. The owners of reversionary interests in urban property, commonly called ground landlords, are a microscopically small class, and have few friends. Their throats are bared to the sacrificial knife, and they may be amongst the first victims. They will probably attempt to retaliate by raising rents, and thus assist the depopulation of the residential quarters of large towns, which motors and electric railways have already encouraged. In that case the ratepayers who cannot move and the urban tradesmen will be hard hit. So true it is that the taxation of the rich always comes back upon the retailer and the poor.

But the best judges are of opinion that not very much can be obtained by a raid upon the ground landlords. It is the middle and lower classes that are really in danger. It is easy to see from the proposals laid before Sir Charles Dilke's Committee on the income-tax by Mr. Snowden, Mr. Chiozza Money, and Mr. Keir Hardie, that any increase of indirect taxation will be fiercely opposed, and that the financial trend is towards an increase of income-tax. The Prime Minister and the Chancellor of the Exchequer must be aware that the Nonconformists, sometimes described as the backbone of the Radical party, are as a class amongst the smaller payers of income-tax. As practical men they must know that indirect taxation is the surest, the cheapest, and the easiest means of getting revenue. But how are they to break with the Socialist and Labour members of the party? It is thirty million adults, living on the weekly wages of manual labour, against a million payers of income-tax, a quarter of whom may be women—"'tis odds beyond arithmetic". It is practically certain that there will be an increase of income-tax, probably by means of a supertax, above a certain figure. The only question is, what will be the figure? Of the million payers of income-tax, three-fourths now claim and receive abatement on the ground that their incomes are below £700. These people will doubtless be let alone, most unjustly—but "de minimis non curat" the Chancellor of the Exchequer. There are only 14,000 persons, taking the highest estimate, who enjoy incomes of over £5000 a year. Therefore it may be taken that there are

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some 230,000 persons whose incomes range from £700 to £5000 a year. Will Mr. Lloyd George raise the income-tax of persons with incomes between £1000 and £2000 a year? Seeing that Mr. Asquith has only just granted an abatement of 3d. on earned incomes of less than £2000 a year, it would seem a reversal of the Prime Minister's policy to raise the tax on incomes under the same figure. But the financial situation has rapidly changed for the worse in the last Trade, so far from improving, has twelve months. grown worse; and the expenditure on old-age pensions and the Navy is found to exceed estimates. Necessity knows no pity, and Mr. Lloyd George will in all probability be driven to include the group of income-tax payers between £700 and £2000 in his exactions, for, above the abatement-claiming group, this is the largest group of all, numbering some 135,000 persons, according to a table handed in by an eminent statistician. We are afraid that the working class and the income-tax payers below the £700 limit will regard with equanimity, if not with satisfaction, the increased taxation of the middle class. We should like to point out to the working class, to the smaller tradesmen, and to all those who live by supplying the so-called superfluities of the rich, that part of the taxation of those immediately above them is inevitably passed down to themselves. The class that lives on incomes between £700 and £2000 is of all the classes in our society the one that can least support the burthen of additional taxa-There is no class that lives more persistently up to the very last penny of income, or more often exceeds it, than the class with incomes between £1000 and £2000 a year. Composed mainly of Civil servants and struggling professional men, its members are hard put in the richest country in the world, to educate their families, to maintain appearances, and to secure a reasonable margin for recreation. Being, as we have shown, the largest group in what may be called the spending class, any enforced retrenhment would very seriously affect the earning and employment of the classes below them. Let us glance at the list of economies, which the turning of the tax-collector's screw would precipitate. Less coal would be used, and at the pits, in consequence, miners would be turned off. Fewer men would be employed in putting the coal on trucks; fewer men in unloading the trucks; and fewer carters in bringing the coals to domestic cellars. Less electric light would be burned; and the makers and sellers of wires, electric lamps, and electric fittings would suffer. The husband would order the reduction of dressmakers' bills. The women's shops would be forced to dismiss their hands wholesale, and seamstresses, cutters, fitters, mannequins, shopwalkers, and messengers would be turned adrift. The man himself would cut down his tailor's bill, buy American boots, and smoke Manilla cheroots. The house would go unpapered and unpainted; curtains and carpets would fade into rags; the motor and the "taxi" would be exchanged for the tube or the bus; and thus painters, builders, upholsterers, chauffeurs, tailors, shoemakers, would all be dismissed or have their wages reduced. Domestic servants would be turned off by the score; the autumn holiday would be cut short, and hotels, with their train of employees, would in many cases be shut up. Theatres would be forbidden by the overburthened breadwinner, and charitable subscriptions immediately So literally true it is that the superfluities abolished. of a rich nation are a better subject for trade than the necessities of a poor one. Anything like an attack upon the pockets of the middle class would cause widespread distress among the classes below them, and could not fail to swell the army of the unemployed by the addition of men and women unsuited to rough manual labour. The big capitalists may be fair game: they are quite able to take care of themselves, or they would not be But it is well that the Labour party in the House of Commons and the working-class voters in the constituencies should realise some of the disastrous consequences of throwing their own share of the national burthen on to the classes above them. Classes, like houses, lean upon one another.

THE SOCIOLOGY OF TARIFF REFORM.

BEFORE Free Trade in the United Kingdom, America was a comparative chaos of raw material Germany a loose and impoverished aggregate of agrarian States, France an economic force arrested to ripen towards her next revolution, and Belgium a fresh overflow from the political melting-pot of Continental warfare. Of the great countries, Russia alone stood much as she is still, a primitive mass, immovable by the organic forces of history, impenetrable to ideas from without, and organised against ideas from within. In the issue of economic from geographical accidents, England, standing outside the strife of more compli-cating frontiers, had taken the lead in industry, a fact which ought to correct many fallacies now current among us. For more than a century the originating currents of economic development had passed from France through England towards Germany, the North Sea being economically narrower than the Rhine. Such are the changes since then that most of the countries mentioned are now moving faster than we, while the United Kingdom, under Free Trade, tends to become a provider of raw material for the higher productive efficiencies which make the strength of the German Empire, under Protection. Is it possible for the British Government to ignore these changes and to govern well?

A concurrent or slightly anterior transition, still more comprehensively fundamental in its nature and effects, worked through the British revolt from physiocracy to the opposite excesses in laissez-faire, economic creed by Adam Smith, translated into party politics by Cobden, and lifted to the level of a social philosophy in the cultured anarchy of Herbert Spencer. More than any other of his time Spencer perfected the theory of "the State" as a sort of multiplied policeman, concerned merely to protect "the perfectly straight man" against the crookedness of his neighbours, but not at all to economise the life energies of the straight and the crooked together for the construc-"restrained" from knocking down and robbing "the perfectly straight man ", but he might have "free-dom" to sweat the life out of his fellow countryman worse than that, the foreign sweater had equal " freedom" to displace the British modern equal " markets and to degrade him even when he could not displace him. We were all to be "free" as fast as we became "perfectly straight", but the increased "freedom" assured our increasing crookedness through the enlarged and more highly remunerated motive for preying on each other; so that individual lay preachers could grow rich from "Free" Trade and starvation wages, fortified behind the bulwarks of "scientific morality" against the ethical artillery of Revelation. against the ethical artillery of Revelation. How Spencer could see as he did the organic process in social growth, with nationality as its most obvious example, yet ignoring the inseparable conflict between the national impulse and his denationalising "freedom" that must kill nations, remains among the posthumous

mysteries of great minds.

Thus "Free" Trade was but a factor in the great philosophy of life, an application of it to the mere business of raising revenue. Cobden's contemporaries in his school were at least consistent about this, seeing that "justice" was not merely a geographical term, and that their "freedom" must know no political frontiers. They must be "free" to "buy in the cheapest market", no matter where, not yet realising how the cheapness might develop towards the destruction of those who supplied the market; but they would at least restrain the State from intruding into the individual sphere, so that we might have some sort of fair play in the foul business of trampling on the weak. The devil was to take the hindmost on such fair terms that no other devil might take more than his share.

After more than half a century of incessant practice, defended by all the resources of modern thought, all that remains to us of the grand philosophy is the

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"freedom" to tax one another in order to avoid taxing the sweated products imported, which drive our workers out of work and set our capitalists exporting their capital. Stage by stage, through "Free" Traders as well as through others, the nation has steadily dropped the eternal dogmas and set the opposite process in motion, until the mere business of restraining the crooked man has become a small matter compared with the State function of constructive duty towards the collective good. The most uncompromising Free Trader in Little Bethel no longer dares to poison a workman for insanitary profit as a human sacrifice on the Spencerian altar; because a power deeper in man than philosophy and lovelier on his lips than its syllogisms, rebels against such organised barbarism, however distinguished the statesman by whom it may be defended. It is well for human nature that it can always evolve something better than its own best definitions of itself.

So have the dogmas fallen, all but one—the freedom of the foreigner to throw us out of employment at home, and to make it impossible for us at the same time to sell the products of our labour in his own markets. If it be "freedom", it is certainly for the foreigner, not for us. The sole surviving dogma foreigner, not for us. The sole surviving dogma seems to have attracted to its defence all the force intended for the dead ones, and accordingly the last stand is unduly prolonged. We have industries in which very little encouragement might result in increased employment; industries long established, and long profitable, but now checked or decaying through unfair competition from abroad; and if taxes must be levied to support industry, these are surely the indus-tries. Yet this Government of "Free" Traders are at this moment expending taxes, to relieve unemployment, on forms of labour which can never possibly pay for the expenditure. Dreading a precedent in helping industry that could be helped, they deliberately expend the taxes to bolster industry that is beyond help. For fear of committing themselves to the principle of taxation to benefit industry that can be carried on in England better than elsewhere, they spend the taxes on industry that can be carried on nowhere. For fear of being caught doing the right thing, they keep themselves occupied doing the right thing, they keep themselves occupied doing the wrong one. For fear of appearing to violate their doctrine slightly, they violate it most desperately. Rather than be suspected of giving a shilling for eighteen pence, they give eighteen pence for a shilling—and they do it in the name of British statesmanship. Is it not most strange that men capable of "thinking" and behaving in such a manner should be actually forming the Government of a progressive people? of a progressive people?

We have tried to present in more concise form the nature and scope of the great conception underlying Mr. Balfour's last speech to the Tariff Reformers. He at least can see the fiscal problem in its true perspective, as one of the many phenomena in a vaster field of vision, as an arrear due from dogmatism to progress in the national evolution. He sees involved in it not merely a question of revenue and its incidence, but also a whole theory of social organisation. The full question is not really one of taxes. It is rather to this effect: What is the right relation of the State toward society, and what are the nature and extent of the social functions of the State? If only to restrain the crooked man, the nation and the world have already gone increasingly wrong in almost everything; but if to exceed the mere service of restraint, then the revised incidence of our fiscal system, with a view to its effect for our economic and industrial advantage, becomes a proper duty of the Government. Mr. Balfour showed very fully how our present fiscal system remained with us almost alone from the discarded social theory of sixty years ago. He challenged the whole system of dead doctrine from which "Free" Trade survives as a grotesque impediment to the social process. He denounced a definition of "the State" which recognised in it no constructive function of social service beyond keeping the prison keys; and he traced the overwhelming proofs in fact that the nation

had definitely and for ever repudiated the negative and adopted the positive theory, necessitating the prompt removal of the remaining impediment and the restoration of the social symmetry from its disturbing influence. That great speech reaches the highest mark yet touched by any speaker on either side of the controversy.

Mr. Asquith, on the other hand, declines to see the problem except as an abstract proposition, a thing to be "debated" by itself outside its concrete relations to our life as citizens and to our destiny as a nation. He does not even trouble about the primary fact that many propositions in themselves true may prove beneficial or mischievous according to the circumstances of their application in practice; and he ignores the derivation of the fiscal problem itself, the economic history through which it has been evolved, the vast changes in the economic structure, in its domestic process and in its relations to the world, since the inventors of the present system proclaimed it true and persuaded the nation to adopt it as a finality. One instructive result of that finality is that now we have the leader of Radicalism fighting for the worst of Conservative methods, and the leader of Toryism demanding a most radical reconstruction in accordance with the social evolution of our time,

THE ITALIAN ELECTIONS.

N wild weather, such as has become a characteristic of the Sunny South this winter, about one half of the Italian electorate turned out to vote for the deputies of the twenty-third Legislature of the modern kingdom. The Italian, if we except extreme members of the extreme parties, is never an enthusiastic voter, and the wild weather no doubt kept a certain percentage of the electors from going to the polls. In Rome there are 29,916 voters, of whom only 15,018, or exactly 50.20 per cent., voted. But this statement requires some explanation, as is usually the case with sensational statistics. In the Third Collegio, Baccelli (Constitutional) was unopposed. This, however, does not obviate the taking of a poll. An unopposed candidate must secure the votes of one-sixth of the inscribed electors or his election is null and void, and about one-fourth of the electorate turned out to make sure the election of an old friend and favourite. Still, as showing the greater readiness to vote of the extreme parties, it is interesting to note that 42 per cent. of the electors appeared to vote in the Fifth Collegio for the unopposed Republican candidate, Signor Barzilai, when 17 per cent. would have sufficed. In the general result the Government returns to power with a comfortable majority. We will give the exact details of the position of the various parties when the final results of the balloted constituencies come in. The Extreme Left— Radicals, Republicans, and Socialists-have gained a score or more of seats, and the increased vote in their minorities points to the vigour and vitality of extreme and subversive views. Still the constitutional Monarchic party, the only party that can adapt itself to the modern political environment, has gained a decisive victory, and the difficulties of the fight may have helped to teach this party its lesson. Sober, serious, profitable legislation, the absence of petty personal bickering and strife, alone can arouse the bulk of Italians to avail themselves of the possible advantages of parliamentary institutions. Let the Government foster the industrial development of the country and improve its harbour accommodation, protect the freedom of labour, reduce taxation, modify bureau-cracy, organise a police force which shall protect citizens and foreigners, and not merely be an instrument for the control of political suspects, strengthen its frontier and Navy, and eschew hostile legislation against the Church: then perhaps elections will be treated seriously and welcomed with enthusiasm. We would fain add: let the Government discourage anti-Austrian feeling, which should now be a thing of the past. But no Government could hope for popularity with such an attitude. The hatred of Austria, the eagerness for war, the confident belief in assured victory, are

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far more living than appears in the press, and are a more serious menace to the peace of Europe than is

Several important parliamentary figures disappear. Signor Santini, eccentric, extreme, exaggerated, an old soldier and a hot Monarchist who did not trouble to hide that he was a professing Catholic, has been defeated at Rome in the Second Collegio by Signor Bissolati, the socialist. He will be missed by the reader of parliamentary debates which he enlivened almost daily by vigorous outbursts often leading to "scenes". And he stood for honesty and plain dealing in the Chamber. The Quirinal is situated in the district of the Second Collegio, and Bissolati is the only deputy ever known to have shouted "Abasso il Re!" in the precincts of the Chamber. There are some hundreds of voters employed in the Quirinal—every man over twentyone who can read and write is entitled to vote-and it is freely said that many of them voted for the anti-Monarchical socialist rather than for the Catholic Monarchist, such is the power of the bogey word "Clerical". An old parliamentary hand disappears in "Clerical". An old parliamentary hand disappears in the octogenarian Signor Villa, several times President of the Chamber and many times a Minister: he has suc-cumbed to a moderate Catholic. The Vice-President, Signor Gurio, has also been defeated by a Catholic. Both the defeated candidates have already been created Senators. Signor Fradeletto did not obtain the requisite number of votes at Venice, and indignantly declines to submit to the ballot. By some mischievous prank 388 votes were recorded for a well-known Venetian beggar, and these votes turned the scale against a man who at least deserves well of Venice for the part he has taken in organising the exhibitions of modern art. But otherwise most of the notabilities return to Montecitorio, and altogether about 350 deputies of the

previous Parliament. A feature of the elections has been the first appearance in force at the polls of professing Catholics. The Pope authorised the Bishops to withdraw the non expedit or prohibition to vote where one candidate obviously stood for order and the other for subversion. Whether obedient and professing Catholic voters are really a large body or not, the step is momentous as showing the change which is coming over the attitude Vatican towards the modern kingdom. Catholics did not everywhere put forward candidates to form a Catholic party: they used their influence rather to support the candidates of order, while in many constituencies their vote saved the Monarchic candidate from the ballot and checked the return of extremists. No conclusion can therefore be drawn from the small number of definitely Catholic candidates returned, though clearly the Catholics have not displayed the power and influence that was expected of them. It is over-early, however, to judge of the modifications which the Catholic vote may some day bring about in the composition of the Chamber. The Catholics were new to the work, and only partially organised. They were hampered, moreover, in those constituencies where there was little to choose between the moderate and extremist, and consequently abstained from voting. Nor can one say how strong their vote may be in the great unorganised apathetic mass that never records its vote. We welcome the Conservative doctrine, the tendency to administrative honesty and law and order which should follow in the wake of Church influence everywhere, and we see in the compact vote of Catholic Italy a possibility of purging the State from administrative abuses and of sending to the national Parliament a majority worthy of so great a We do not know that a Catholic party would be an undisguised blessing: its separate existence would form a constant pretext for attack and recrimination form a constant pretext for attack and recrimination which would only hinder legislation. A National party with a basis that could include believing Catholics and really liberal-minded Constitutionalists would probably best answer the purpose of saving the Italian Legislature from becoming wholly materialistic if not resolutely anti-religious. The Ministry of such a party would not suffer the "Asino" to live another day. The

peril of clericalism would become a thing of the past with Catholics active in national life: the socialists would probably become transformed into Labour members. Finally, the few Republicans, figures of academic interest merely.

THE TERM "CATHOLIC".

THE desire of English Roman Catholics to restrict the term "Catholic" to their own communion is natural. If they could succeed in so monopolising it they would possess a controversial weapon of enormous use in their controversies with Anglicanism. puzzles us, however, is that they should fail to see that. to ask Anglicans to call the Roman Catholic Communion in this island the "Catholic Church of England" and its adherents "Catholics" is to ask them to commit an act of treason to their own Church. Father Thurston in the clever letters which we have published from him on the subject writes as though such a concession would be a mere recognition of a popular usage, and would not compromise the Anglican position in the slightest degree. The answer to such a plea is furnished by the letter that we published last week from Monsignor Vaughan. Monsignor Vaughan tells us plainly that in his opinion it is intellectually dishonest and absurd for Anglicans to claim membership in the Catholic Church. the reply of loyal Anglicans to Father Thurston must be that until his co-religionists are prepared to admit their subjective honesty they cannot, even as a matter of courtesy, tolerate any use of the word " Catholic " that can in any way be used to prejudice the claims of the Church of England. If such an attitude appears in any way discourteous, we regret it. The responsibility does not however rest with Anglicanism. At a time when there is a tendency among Anglicans to regard with sympathy the idea of a closer approach to the Churches of the Latin and Orthodox Communions, and when the growth of the secular spirit in all European countries is threatening Christianity with grave peril, it is deplorable that prominent Roman Catholics in England should impeach the intellectual honesty of those who believe in the ideal of one Catholic Church as sincerely as they do themselves. The grounds on which the Anglican Church claims to be a portion of the Church Catholic have been so often stated that to many their repetition must be wearisome. Equally well known also are the arguments by which Roman Catholics seek to disprove these claims. It is not our intention at the present time to reawaken an ancient controversy, except for one purpose. wish to make clear to some of our correspondents that the Anglican claim (whether true or false) is a reasonable one in the light of ecclesiastical history, and not an absurd paradox which can be passed over with a smile of contempt.

By way of beginning let us make one point clear. The Church of England never has claimed to be the Universal Church. In 1537, at the very crisis of the Reformation, the "Institution of a Christian Man", issued with the authority of the Anglican Episcopate, laid down that there be several Churches in divers parts of the world having "distinct ministers and divers heads on earth; yet be all these holy Churches but one Church Catholic". From 1537 to the present time the Church of England has never claimed to be anything but the national Church Catholic of this country. Hard and often unjust things are said in some of its documents of the Papal See. But the Anglican Church has never at any time unchurched the Western Communions which have remained in the Roman obedience. In Canon XXX. of the Canons of 1603 the reason given for retaining the sign of the Cross in Baptism is that it was not the principle of the Anglican Reformation to forsake in all things the practice of the Churches of France, Spain, Italy, or Germany or other such like Churches. Similarly when a few years ago Leo XIII. issued his Bull condemning as invalid Anglican ordinations, the Anglican Archbishops appealed from him to the Catholic Episcopate. The idea that the Anglican Church has ever

claimed to be "the Church" or "the true Church" is a mere fond imagination of the Roman Church. This admitted, however, a more serious question arises. it be said that a Church which is out of communion with the Holy See has any reasonable claim to be regarded as a portion of the Catholic Church? No doubt if it could be shown that prior to the Reformation the Ultramontane theory, which lays down that the authority of the Pope is necessary for the maintenance of orthodoxy, had been held "semper ubique et ab omnibus" in the Catholic Church, the Anglican claim would be ridiculous. However, when we consider the position of the early Churches, say in the fourth century, we may indeed ob-serve that the Patriarchate of theWest is steadily increasing in power; but there are few indications that the great saints like S. Athanasius or S. Basil regarded the Pope as the infallible arbiter in ecclesiastical controversies or always identified the Catholic Church with the dioceses that happened to be in communion with him. It is true that in the long agony of the fight for the creed of Nicæa the influence of the great Patriarchate of the West was in general thrown on the side of orthodoxy. But no one seems to have supposed the voice of the Pope was authoritative on the question at issue. Indeed, at one moment the world that stood opposed to Athanasius and refused him communion included the Bishop of Rome. But even stronger is the conclusion to be drawn from the well-known case of S. Meletius in the same century. Pope Damasus declined to communicate with S. Meletius, who was unquestionably the canonical Bishop of Antioch, and thought fit to recognise as the true Bishop of the See Paulinus, the leader of the Eustathian separatists. S. Basil, the greatest champion of orthodoxy in the East, however, communicated with Meletius and not with Paulinus, and when the Council of Constantinople met, a Council which Rome recognises as the Second Œcumenical Council, it was S. Meletius who was summoned to preside. He died out of the communion of the Bishop of Rome; but to-day the Roman Church invokes him as a saint. A glance such as we have taken into the history of the early ages of Faith clearly shows that the Ultramontane claims that would restrict the area of the Catholic Church to the fold of the Roman obedience has to face many awkward Would space permit one to look at the other episodes of Church history—say, the Conciliar struggle of the fifteenth century or the Gallican controversy-it would be easy to show that the extreme Papal claims which are used to decatholicise the Church of England have, to say the least, been severely criticised by theologians whose orthodoxy few would care to

The arguments that would rule out of the ranks of the Catholic Church those who have withstood the claims of the Papal monarchy as championed by the mediæval Guelfs or the more modern Ultramontanes would, if logically applied, stigmatise as heretics Dante and In what position the same arguments would place those Gallican theologians who in the eighteenth century seriously discussed with Archbishop scheme for a union between the Anglican and French Churches we shudder to think. If a fair consideration of past ecclesiastical history shows grave difficulties in the way of identifying Ultramontanism and Catholicism, the mere fact that the Anglican Church is not in communion with the Holy See cannot, for those who are unable to accept the extreme Papal claims, deprive it of a claim to the title Catholic, while even Ultramontanes themselves should in fairness acknowledge that Anglicans possess an historical case which is entitled to sober argument and which cannot be met by contemptuous ridicule. If the test of Catholicism be the maintenance of the ecclesiastical constitution and dogmatic definitions of the first six centuries, the Church of England can meet it as no Protestant body can do. And behind all Anglican statements of doctrine lies an appeal to the Primitive Church and to a General Council. To reply that such a position leaves branches of the Catholic Church teaching repugnant doctrines is idle, even in the mouth of a Roman controversialist. The very fact that the Holy See of set purpose left undetermined the dispute between the Tomists and Jesuits on the freedom of the will is proof that Rome herself is willing to permit in its own pale doctrinal divergences. It was only in essentials that the Fathers of Nicæa and Chalcedon required unity.

THE CITY.

THE Stock Exchange is a very practical place. Its members are quite unmoved by the naval debate, probably believing that politicians always exaggerate. But they are nervously alive to the diplomatic manœuvres of Austria and Servia. On Thursday the news that Britain, Russia, and France had once more presented a Note to Servia made markets better, but only fractionally. Is it not ridiculous, three Powers like England, France, and Russia going on their knees to a twopenny-halfpenny little Power like Servia, and begging her not to break the peace? It were most devoutly to be wished that either Austria would march to Belgrade, or that the Servians would give over teasing their powerful neighbour. However, the thing must be settled one way or the other in the next fortnight. None but the most sporting of speculators would think of having an open account in such times; though if war should break out, we advise everybody to buy, as we do not believe that the war will last long or that it will involve other nations. It certainly cannot interfere with Argentine railways or South African mines, the two markets of the immediate future. Buenos Ayres and Great Southern new shares (£10) are certainly cheap at 8s. premium, which is equivalent to stock at 104. It is true that they are not converted into stock till 1912, and meanwhile only get 4 per cent., but they are cheap.

The Rubber Plantations Investment Trust strikes us as a rather cheeky proposition. Its capital is £500,000. 250,000 shares are offered to the public, 50,000 are allotted (fully paid) for the purchase of certain shares in rubber companies, and 200,000 are reserved. The sub-scription of 200,000 shares has been underwritten without commission, the consideration being the right to subscribe at par for an equal number of the reserved shares for a period of three years! This is the coolest thing we ever heard of, and this proposition was actually made to professional underwriters, like the trust com-The promoter and chairman of this company panies! is the energetic Mr. Lampard, partner in Messrs. Harrisons and Crosfield, well enough known in Mincing Lane. The undertaking might have a safe and lucrative future before it if the rubber companies wanted financing—but they don't, at least the sound ones. good rubber companies have mostly got sufficient working capital, and if they want advances on produce they can always obtain them from their banks on the best Some business, no doubt, is to be done by amalgamating the smaller and old-fashioned companies, and converting their capital from rupees to sterling. But the chances are that this Rubber Trust will speculate in the shares of other rubber companies. a dangerous game, in which we cannot advise our readers to take a hand. We are always prejudiced against a company which ostentatiously announces the fact that "no promotion-money has been or will be paid". As nobody promotes a company from philanthropy, we are always certain that the promoters are getting their reward in some manner which is not clear to the outsider. Then we worry ourselves by looking for "the nigger in the fence". We much prefer a promoter who says, "I have bought this business for £50,000, and I am selling it to you for £70,000 ". Then we know where we are, and we have no objection to a promoter's profit. The promotion of a company involves great labour, and, as a rule, considerable out-The labourer is worthy of his hire: only let him own up, and not assume pharisaical airs of superiority.

A correspondent has written to ask whether we think that the muddling and swindling that have been going on in the Shanghai-Hangchau-Ningpo Railway is prevalent in other Chinese railways such as the Shanghai-Nanking Railway. We do not think so, and are willing to believe that the Chinese Minister of Communications, who

played the fool with the Ning-po Railway, was an exceptional rogue, an opinion which is confirmed by the fact that he has been cashiered. Still, our knowledge is imperfect, and we advise all holders of Chinese railway securities to make inquiries of their brokers or of the issuing house. The Hongkong and Shanghai Bank, which has "shepherded" most of these Chinese railway issues, ought to be made aware of responsibility. The middle-class commercial Chinaman is very honest; in fact the cashiers in most of the banks in the East are Chinese. But the Chinese upper class, the mandarins, are, as in some countries further West, hopelessly

INSURANCE.

MUTUAL OF NEW YORK-STAR.

WHEN a few years ago people were criticising the American life offices adversely, we pointed out at some length that the things for which they were then being blamed had been going on for a long while previously, and that we ourselves had objected to them over and over again. Instead of saying, as the ignorant and the interested did, that the New York life offices were in a bad way, and that the assured should surrender their policies, we explained that the best thing possible was happening, that beneficial reforms and economies were being introduced, that people should retain their policies, and that in the future the companies would be better than We were right in blaming these offices when other people praised them, and year by year the annual reports supply the proof that we, in common with the best English actuaries, were right in praising these offices when other people blamed them. Some figures issued by the Mutual Life Insurance

Company of New York indicate the great improvement that has taken place during the past three years. In 1904 the expenses of management were 24.7 per cent. of the premium income, and in the following year 22.6 per In 1906 the expense ratio went down to 16.6 per cent. cent., to be reduced to 13.1 in 1907, and to 12.1 per cent. last year. The expenditure is thus less than half the rate which prevailed four years previously. Doubtless part of this economy is due to the transaction of a smaller amount of new business, though it is by no means en-tirely so, and large real benefits for the policyholders

have been the result.

Partly as a consequence of economy of management, and partly from improved interest-earnings, favourable mortality, and gains from other sources, the bonuses to the policyholders have shown steady and substantial increases year by year. All items in which an increase is good for the policyholders, such as the amount of assets, premium income, interest received, payments to policyholders and the like, show an increase; while all the items in which a decrease is beneficial to the policyholders, such as death claims, management expenses, renewal commissions, and terminations by lapse, are smaller than

Another life office which was much talked about two or three years ago was the Star Life Assurance Society. The policyholders were disappointed with the bonus declared at the 1898 valuation, which was less than half the previous rate. An even less satisfactory condition of things was shown in 1903, when participating policies received a bonus addition to the sum assured at the rate of only 10s. per cent. per annum, calculated on the com-pound bonus plan. This led to panic proposals by the directors, who endeavoured to arrange an amalgamation with one company, and on these negotiations falling through declined to consider an amalgamation on better terms with another company. Subsequently an interim valuation was made, which seemed to indicate the probability of much larger bonuses at the end of 1908. results of the valuation up to this date have now been published, and once again the policyholders are to receive only a 10s. bonus. The main cause of this poor return is the depreciation in the value of the securities held by the Society, which has been very large.
Although the policyholders only receive a 10s. bonus,

the shareholders are taking their full one-tenth of the surplus, which yields a dividend of over 100 per cent, per annum on the paid-up share capital. The life assurance annum on the paid-up share capital. The life assurance funds amount to 6½ millions, and the share capital is only £5,000, yet the proprietors take one-tenth of the surplus. It is true that the shareholders' profits would only increase the policy-holders' bonus by 1s. per cent. per annum, but at the same time it seems somewhat of an absurdity that the proprietors, who are mainly responsible for the management, and whose existence confers no benefit upon the assured, should receive back something more than their whole capital every year, at a time when the policyholders are having only infinitesimal bonuses allotted to them.

Probably, however, the worst is over, and the future of the Star will be better than its recent past. A new manager and some new directors have been appointed. and it has been decided to give a bonus at the increased rate of £1 per cent. to policies which become claims before the next valuation. This decision points to the expectation of a higher rate of bonus five years hence, which seems justified by the facts brought out by the

valuation.

THE HABIT OF OBSERVATION.

By Field-Marshal Sir Evelyn Wood V.C.

THE faculty of accurate observation and of logical deduction from what is noticed may be in some persons innate, but it can be cultivated to a degree which seems almost incredible to townsmen. They seldom acquire it, or indeed try to do so, and yet to soldiers, who are now mostly town-bred, the power is useful on the battle-field, and is often invaluable to troops employed on outpost duties.

People who read Fenimore Cooper's novels and can recall his stories of the marvellous skill of trappers may have often doubted the accuracy of the incidents he describes. Such doubts are not felt by those who have seen Canadian half-breeds on a track, or have noticed Hottentots and Kaffirs following a spoor (spuren) in

South Africa.

A few years ago two British officers went for a month's shooting trip in the north-west of Canada, and arranged to meet two friends at the end of a fortnight. On the fourteenth day the party struck a trail, going in the same direction as their own, and one remarked to the tracker, "We must be overtaking our friends". The guide asked "Have they a baggage pony?" "No, only horses." "Then the trail is not that of your friends, for in front of us there are three horses and a pony which is blind of its near eye." At sunset, when the officers overtook the party and noticed that their guide had been correct, they asked "How did you know that the pony was blind of its near eye?" He replied "Because as it closed in on the horses it often made a false step'

This story might be capped by sportsmen of experience who have followed game in sparsely populated lands; and Lieutenant-General Baden-Powell, in his "Scouting for Boys ", gives several instances not only of the value of training in accurate observation but also of the art of drawing sound deductions from what is observed.

Since the Franco-Prussian war increased attention has been paid to scouting in the annual field training of the Regular Army, but there is yet a great deal more to be done in it, and still more for the Territorial Forces. All officers who have trained or have supervised the training

of troops will agree with this view.

One morning when I was questioning the men of a battalion recruited almost entirely from a city, to ascertain whether they fully understood the scheme of operations, it transpired from the answers of the first six men, who stated that they were expecting an attack from the north, that none of them knew where to look for the north, although a bright sun had been up for three hours!

While the lessons of costly errors in South Africa were still fresh in our minds an order was issued that during the marches of troops arrangements should be made to develop the mental powers of young soldiers by requiring them to note and afterwards describe what they had observed.

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From one station cavalry soldiers were ordered to ride long distances and encouraged to report what they had noticed in passing through towns. A commanding officer so little appreciated the object of the order that instead of visiting the towns himself, in order to test his soldiers' reports, he gave each of them a book, which he directed them to get initialled by the postmasters of the towns as a proof of their having ridden the distance.

It is not surprising when some officers have so little imagination that private soldiers should be unobservant. As far as I know, the practice of observation is not taught in schools, and Charles Kingsley was the only parent I have known to educate his children regularly in this manner. I suppose of the millions who have passed through Trafalgar Square there are but few who could name the statues in it, and still fewer who could describe

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In 1902 I adopted the principles taught by Colonel (Major-General) L. W. Parsons R.A. in a lecture on "Training the Powers of Observation", and in 1903, with the help of Surgeon-General Evatt C.B., I added the practice of visual training. Classes of soldiers were taken out and required to describe accurately the natural and artificial objects within sight, and to estimate the distances of all such within six hundred yards. The improvement in the men's vision effected after a few lessons was remarkable, and in May 1904 an important War Office paper was issued, entitled "Instructions for Judging Distance and Visual Training". After laying down that the object of all training was the development of eyesight, the instructions dwelt on the importance of accuracy in estimating distances, stating that experiments had clearly demonstrated that an error of one hundred yards either short of, or beyond a target six hundred yards off rendered ineffective, even with marksmen, two out of three bullets. Accuracy, however, cannot be obtained or maintained in the estimating of distances without constant practice, and the habit of accurate observation and logical deduction will greatly add to the effect of rifle-fire.

Although it is of course easier to practise observation in the country than it is in a city, yet even there much useful exercise is obtainable; for instance, any man walking to his office, or sitting on an omnibus, may estimate distances and check his estimates by pacing himself, or timing if he is on wheels. He will usually over-estimate the distance in a long straight street or where the object is only partly in sight; he will generally under-estimate it when snow is on the ground, when the object is large, or when the sun is behind the observer. The visual and mental horizon of townsmen may be greatly extended by such simple self-instruction.

A countryman may learn much from observing the habits of animals and birds. The following are two remarkable instances from history of the military value of such knowledge, accompanied with the practice of making sound deductions: the former instance from negative indications, the latter from positive signs. On 8 June 1857 Mr. G. Ricketts C.B. learnt at Lodiana from his assistant, Mr. Thornton, that from the Philur Fort he had seen the Jalandha brigade of mutineers, then marching towards Dehli, received as guests in the Philur cantonment by the 3rd Bengal Infantry, a detachment of which regiment held the Lodiana Fort, which is eight miles distant from Philur and on the south bank of the The river in 1857 ran in one main, broad, unfordable channel, with many subsidiary streams. Thornton in recrossing the floating bridge had cut away the northern end of the boats, thus severing the com-munication with the south bank. The Deputy-Commis-sioner, having ordered a force of Irregulars to follow him, rode to the bridge head and crossed over the main channel in a ferry-boat. There was still a mile of sand and water, jungle, and shallow streams between him and the northern bank of the river, a few hundred yards from which the Philur Fort stood. The boatmen now refused to follow the Deputy-Commissioner, who was wading with his trousers off, because two hours earlier they had seen several mutineers who had marched down, hoping to cross by the bridge, disappear into the high jungle

when they realised that the bridge had been cut. Ricketts, while looking at the bank, observed a large black-and-white kingfisher, a shy bird, poise over the jungle and swoop down into a pool just outside it. Then, seeing several more, he said "Come on, there is no one there". "How can you tell?" "Just look at those kingfishers; they never settle near men"; and the boatmen, quite satisfied, followed him to the fort.

The positive instance occurred in 1866. The Arch.

The Arch-The positive instance occurred in 1866. duke Joseph, a distant relative of the Emperor Francis Joseph of Austria, belonged to a branch of the Hapsburgs which had been settled in Hungary for more than a century. He was the great protector of the local gipsies; whence his name "The Gipsy Archduke"; and had popularised the Tzigane music by arranging many of

their tunes in scores for orchestras.

During the night, 2-3 July, before the battle of adowa, a division commanded by the Archduke, retreating before the Prussian Army, had bivouacked near a town in Bohemia facing north. At midnight the Archduke, when resting in a peasant's cottage, was awakened by the arrival of a gipsy, who insisted on awakened by the arrival of a gipsy, who insisted on seeing him personally, having come to report the advance of the enemy. The Archduke, who spoke Romani fluently, asked "How do you know? Our outposts have not reported any movement". "That, your Highness, is because the enemy is still some way off." "Then how do you know?" The gipsy, pointing to the dark sky, lighted by the moon, observed, "You see those birds flying over the woods from north to south?" "Yes; what of them?" "Those birds do not fly by night unless disturbed, and the direction do not fly by night unless disturbed, and the direction of their flight indicates that the enemy is coming this way." The Archduke put his division under arms and reinforced the outposts, which in two hours' time were heavily attacked.

BOATRACE PROSPECTS.

By REGINALD P. P. ROWE.

THE Oxford and Cambridge crews have now been rowing at Putney long enough to accustom themselves to tidal conditions, and one can form some estimate of their merits. After all that has been said of the degeneracy of modern oarsmanship it is a pleasure to find that one University has at least been able to produce an eight which is highly promising, and that the other is represented by a crew which, if still backward, has been coached on the right principles and will probably prove faster than any of its immediate predecessors on the day of the race. At the same time, when the rowing is compared with that of the best crews of the last twenty years, neither eight can as yet be called first-class.

So far Oxford have hardly done themselves justice at Putney. They have not had so long to accustom them-selves to the lively troubled waters of the tideway as their rivals; but even allowing for this they have not done so well on the Metropolitan course as their last row at Henley would have led one to expect. The change that has had to be made at bow is no doubt partly responsible for this, but I am inclined to think that they have also arrived at the stage, which comes to every crew at least once in a long training, when for no particular reason temporary relapse succeeds a rapid improvement. Oxford as they rowed last Saturday at Henley were distinctly promising. Their swing was long and fairly steady, their sliding better timed and their leg-drive firmer than that of recent Oxford eights: per contra they were heavy-handed when forward and too deliberate in covering their blades and getting hold of the water. Since then they have quickened their hand-work over the stretchers at the expense of the steadiness of their swing. Individually they are and always will be (from the aquatic standpoint) an ugly crew. Nos. 6 and 5, the aquatic standpoint) an ugly crew. for instance, are both rowing exceedingly hard and in some ways very well, but in the matter of style must almost be regarded as curiosities. It is astonishing that such cramped efforts should produce such good results as their blade work testifies. It cannot be said

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that stroke is much more satisfying to the eye eager for excellence of form, but on the whole he has been satisfactory in the position which he occupies, since he has at least helped to give the crew length. He has also proved himself to be possessed of judgment in a race, He has also and will no doubt acquit himself creditably on April 3 if he is allowed to do himself justice. At present it would appear that he is not permitted to command the crew so much as he should do. In several recent rows when a spurt has been attempted the men behind have not waited for stroke but have begun to hurry on him independently, much to the detriment of the pace of the boat. With regard to the other individuals, the four bow oars are adequate, and Kirby, the president, is rowing better at 7 than I have ever seen him. In style he is certainly much the best of the crew, and his grip of the water and work are now really effective. If Oxford improve as they should do during the next fortnight, they will take a good deal of beating.

Of Cambridge the general opinion seems to be that they are rapidly shaping into a first-class crew. since the Cambridge Trial Eights it has been expected that this would be the case. The crews which raced at Ely contained at least one oarsman of exceptional promise and several others who combined form and strength to a satisfactory degree. Nevertheless the rowing of the Cambridge eight is as yet considerably short of that ideal of oarsmanship which, if never realised, has been sometimes approached. There can be no question that the men composing the crew are exceptionally powerful, and since their strength is reasonably well applied, they have at any rate some degree of pace. How fast they really are remains to So far they have done one good time over the be seen. full course, and it looks as if they could stay well. Their efforts to work up a fast stroke for a short distance have not as yet been very successful. Without going somewhat elaborately into the matter of style it is difficult to explain the nature of their shortcomings. The Belgian heresy, as far as University rowing is concerned, seems for the time being to be dead. By this term I mean the unaccountable mania for imitating the worst points of the Belgian method. On the other hand, the good wristwork and the sharpness of grip and drive, which gave this foreign eight their undoubted pace, have not been equalled by any modern English crew. It seems a pity that these good points of Belgian oarsmanship should not have had more effect than they have had on rowing in this country. The tendency of English style of late years has been to adopt a heavy dragging stroke in preference to the more lively one advocated by earlier The style of the present Cambridge crew, though good in some respects, is still sluggish in character. It fails chiefly in faultiness of rhythm. There is a noticeable pause of the hands over the stretchers, and in consequence the beginning is not gripped as quickly and firmly as it should be, while the loss of time involved prevents the crew from rowing a fast stroke without "bucketing". Trained for a short course on present lines Cambridge, in spite of superior strength, would probably be quite outpaced by the Belgians, though undoubtedly their greater length of stroke would give them the advantage over four miles. It is hard to say to what extent Stuart is responsible for The present Cambridge the faulty rhythm referred to. president has been both more belauded and more abused than most contemporary oarsmen. It is held in many quarters that while he has won races for his University by his judgment as a stroke, he has done much to spoil the style of the men behind him. In the eight now practising at Putney he is rowing as well as he ever has done, and even in this matter of rhythm seems not so much at fault as other members of the crew. Yet all the eights which he has stroked have developed much the same characteristics. It may be that Cambridge will yet turn out a really fine crew. A little difference in hand-work and timing of swing would make a great difference to their pace. Without question the boat commaterial. I have rarely seen eight men who rowed so posing the crew makes it a matter of course that it should

be above the average in pace. J. B. Rosher, at 6, is probably the best man in the boat. He is immensely powerful, and rows in nice easy form. He is not yet a second Muttlebury, but for many years past no such promising heavy-weight has appeared at Putney. If he were quicker-handed when forward, and his blade did not hesitate rather noticeably before entering the water, his work would be even more effective than it is. Here he merely shares the prevailing fault of the crew. Williams, at 5, has improved greatly since last year, and is now a very useful oar. There is no man in the and is now a very useful oar. There is boat who does not fully row his weight.

It would seem then that Oxford have little chance against their powerful opponents, but such a prediction at the present stage of practice would be unjustifiable. The rowing of the Oxford crew suggests great possibilities. So far their merits have probably been very generally under-estimated. A week ago they very generally under-estimated. A week ago they were shaping so well that, notwithstanding the temporary set-back which they have experienced, it will be a matter of surprise if they do not improve into a crew of very fair class by the date of the race. They have greater length and strength than recent Oxford eights, and another fortnight's practice and good coaching should make a great deal of difference to them. Their times " both at Oxford and Henley have been decidedly satisfactory, and though Cambridge have great power it is not yet proved that they have great pace. It is a most difficult thing to gauge pace by the eye. I cannot help calling to mind an Oxford eight of the early 'nineties, extravagantly favoured all through training by the critics and those responsible for the betting, which proved itself in the race to be as slow as it was strong and ponderous. It may be that the size and weight of the Cambridge men have created an undue prejudice in their favour. Whether their pace is proportional to their strength is a question yet to be answered.

THE GRAVE OF THE HORSEMAN.

By R. B. CUNNINGHAME GRAHAM.

LITTLE town just glimmered in the distance, lost in A orange groves, with a few date palms waving above the saint's tomb near the gate, their ragged tops looking like seaweed in a pool left by the tide upon the beach. High mountains flanked the road, which ran between great boulders, with here and there flat slabs of whinstone cropping up, shiny and slippery with the heat. A grove of cork-trees shadowed it on one side, and at the other the precipitous street of the strange mountain village called Bahaillein, with the houses separated by a brawling stream which roared and foamed eternally, ran surging into caverns, and, again emerging into view,

made a right angle to its course. Smoke rose from many of the houses, and a wail of Arab women pierced the noise of the tumultuous A band of horsemen, with a scout or two thrown stream. out on either side, picked their way through the stones, their horses propping themselves on their forelegs, drawing their quarters after them when they had found a foothold, making their riders sway upon their saddles as when a camel rises to its feet. Some of them bore fresh-cut-off heads upon the muzzles of their guns, either stuck stiffly on, as boys stick turnips on a stick, or with a lap of skin left on the throat, through which the gun was thrust, leaving the head to hang down limply like a fish. They drove before them cattle, urging them onwards with their spear-like guns. Occasionally a man stood out upon a rock and fired his long and slender-barrelled gun, which went off sullenly as the rough, home-made powder, ill rammed home, ignited slowly, sending the bullet over the heads of the retiring Sometimes a woman stood close to their path, shaking a ragged haik and cursing, and when a horse-man passed he turned a little out of his way and rode on with his eyes fixed far away, as if he had seen nothing, leaving her wailing by the road.

They closed their ranks and rode into the track that leads from Fez to Séfru, the scouts falling back on the ot

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main body when the last dropping shots of the harried villagers were spent. Horses neighed shrilly, and when they passed mares feeding by the outskirts of the cork wood, danced sideways or plunged into the air, their riders checking them so sharply with the curb that a red foam hung round their mouths as they fell back upon the bit. A cloud of dust hung over all the band, through which at times appeared a horse and rider, the man dressed all in white, save for a long blue cloak which streamed out in the wind, and the horse saddled with the high-cantled Arab saddle covered with orange silk. Faces tanned to the colour of a boot or white as ivory, and set in jet-black beards looked out from under hoods drawn up above their turbans, with here and there a flat-nosed negro, looking still blacker in the white clothes he wore. Black, grey and chestnut, with roans and piebalds and the mixed colours that the Arabs call "stones of the river", their horses looked as if they all stepped from pictures by Velazquez, with tails that swept the ground, manes reaching almost to their knees, and forelocks falling to their nostrils, covering their eyes like veils. Their riders, thin and wiry, were of those who live by "clashing of the spurs", as goes the Arab phrase, and their wild eyes appeared to be eternally fixed on the horizon and to see nothing nearer than a mile away. Except the love of blood and pillage, they had but one thing common—the fear and hatred of their chief, who rode alone behind them, swathed to the eyes in white, on which a spot or two of blood served as a sort of trade-mark of his interior grace.

Seated a little heavily upon a chestnut horse with a white tail and mane, Si Omar had returned his gun to its red flannel case, but held it still across the saddle, balanced against the pommel with an occasional motion of his hand. His horse reared and plunged forward now and then, fretting to join the others, but its rider took no notice except to slack his bridle hand a little, and when the animal came back upon the bit and gave its head he threw the long red silken reins across his shoulder, where they remained, looking as if someone had drawn a bloody finger down his clothes. His spear-like, single-pointed spurs hung loosely from his red-andyellow riding-boots, and just behind his heavy stirrups damascened with gold, had made a bloody patch upon his horse's flanks, which he spurred constantly, after the Arab fashion, to keep him to his pace. Dark, for a Berber, and marked a little here and there with smallpox, his spare black beard showing the skin between the hairs, Si Omar looked about forty-five, and had begun to put on flesh a little, after the fashion of his race when fortune smiles upon them, although he passed his life on horseback and in the open air. He wore the lock of hair, hanging down on his cheek, called by the Berbers "el kettaieh", that gave an air of fierceness to his "el kettaieh", that gave an air of fierceness to his face, which his wild eye and ever-twitching mouth accentuated. His hands were small with the nails clean and cared for, and when he raised his arm the loose sleeves of his selham left bare his wrist, slender and nervous, with something of the look as of a leopard's claw or of the leg of a gazelle. As he rode on he drew a fold of his selham about his mouth, covering his face, leaving his eyes, bloodshot and staring, alone exposed to view. Passing the cork wood the horsemen, driving their "creagh" slowly in front of them, came out upon the plain and struck into a road which ran along the foothills of the mountains, from which the little, glistening town of Séfru appeared, a league or two away, buried in gardens and in woods. The sun was alastical towards the west and bathed the plain in a slanting towards the west and bathed the plain in a pale glow which blended everything together, making the pastoral Arab life a perfect illustration of the Old Testament as we conceive it, in the glow of the imagina-tion of our faith. Herds lowed, and sheep drawn out in lines straggled towards the fold, preceded by a boy who piped upon a reed whose twittering notes hung in the air like the faint echo of a lark's song when it has soared

The women went and came about the wells dressed in the desert-blue that makes their supple figures look even more slender than they are, with pointed amphoræ upon their shoulders or balanced on their heads. Foals frisked beside their mothers, and here and there camels stood up outlined against the sky or browsed upon the thorny bushes, their outstretched necks writhing about like snakes. Elders sat at the doors of tents in groups, and the whole plain looked peaceful, happy, and exhaled an air as of eternity, so well the life fitted the scene and the scene sanctified the life. Above it, the marauding band passed, as a kite may pass above a dovecot, a wolf prowl past a fold, or as a train rushes at sixty miles an hour through some quiet valley in the hills. The horses neighed and passaged, and a cloud of dust covered the horsemen and the animals they drove, whilst in the rear the solitary chief rode silent and as if buried in a dream.

The world was going well with him, and the new sultan had confirmed him in his governorship both of the tribe and of the town. Indeed he was a man designed by nature to rule over such a tribe as was Ait Yusi, whose members passed their lives in fighting and in deeds of violence. His father had ruled them with a rod of iron, making himself so hated that at last the tribe had risen and burned him on a pile of hay. knew himself detested, even by his horsemen, and for that reason always rode behind them to avoid an accidental shot, though at the same time they all feared him far too much to look him in the face. So he rode on, cursing his horse when it tripped on a stone, and muttering the proverb that declares the horseman's grave is always open, when it stumbled in the mud, and keeping a keen eye on all the thickets for a chance shot from some of his own tribesmen and on his soldiers whenever they looked back. Still he had passed his life upon the watch, after the fashion of a tiger, and now upon the watch, after the fashion of a tiger, and now he was content to muse upon the future as his horse paced along the road. The way seemed open for him to ascend, and the new sultan was on the look-out for men on whom he could rely. Visions of larger governments rose in his mind, of the great kasbah he would build—for building is a passion with the Arabs—with courts that led from courts into more courts, with crenellated walls, a garden with its clump of cypresses, a mosque, rooms paved with tiles from Fez and Tetuán, a fishpond full of gold and silver fish, with water everywhere, gurgling in little rills of white cement beneath the orange trees. He saw himself all dressed in dazzling white, sitting upon a mattress in a room open to the court of orange trees, lulled by the murmuring of the water, drinking green tea flavoured with amber amongst his women, or talking with his friends, what time his secretary wrote his letters, in his guest-chamber.

Horses, of course, were plentiful, and all of lucky colours, so that a man when he set off upon a journey might be certain to return. Some should be pacers, for the road, and others for the powder-play, light as gazelles, and bitted so as to turn, just as a seagull turns upon the wing. He felt himself assured of fortune and safe to rise in the good graces of his lord, whilst the declining sun, which fell upon his face, blinding him to the difficulties of the rough track on which he rode, induced a feeling of contentment which perhaps throw him off his

A mare and foal feeding close by had set Si Omar's horse neighing and plunging, and he, swaying a little to the plunges, may perhaps have touched it in the mouth too sharply with the bit. After a spring or two, the horse passaged and reared, and lighting on a flat slab of rock which cropped up in the middle of the road, slipped sideways and fell with a loud crash, its shoes, in the last struggle to maintain its balance, sending a shower of sparks into the air. All passed as if by magic, and the man who but an instant previously had ridden so contentedly, lay a crushed mass of draggled white under the horse, which in a moment had regained its feet. He lay pale, but quite conscious, with his hand still clasped upon his rifle, looking up fiercely like a wounded animal awaiting the final stroke. His followers, hearing the noise, turned and surrounded him, glaring down at their wounded chief with hard, unsympathising eyes. Not a word passed on either side, and then a Berber, mounted upon a sorrel colt with four white feet and a large blaze upon its nose, exclaimed

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"God wishes it; Si Omar's day is done". Then, slowly levelling his gun, he shot his fallen chieftain through the body at short range, and all the rest, crowding about him as he lay bleeding on the ground, fired into him, spurring their horses over the prostrate body on the ground. Whether Si Omar died of the first shot, or whether, seeing his day was done, he set his teeth and died as a wild boar dies, silently, without a sign, none of his slayers knew. A cloud of dust hung in the air above the spot where men rode furiously about firing their guns and shouting, and then it cleared away, leaving a small, white bundle of torn rags upon the ground stained here and there with blood.

The white-maned chestnut which the dead man had ridden stood grazing quietly a hundred yards away, and the declining sun fell on the stony hill beyond the road, flushing it with a tinge of pinkish yellow, between the colour of an old piece of ivory and a worn Roman brick. A league away Sefru lay sleeping in its orange groves, and from the plain below the road came up the bleating of

the sheep as they were driven to the fold.

The slayers, pressing their Arab stirrups into their horses' sides, rode on a little, and as they passed an angle of the road, settling their flowing robes and loading up their rifles as they went, a Berber turned and, sitting sideways on his horse, fired a last shot at his dead chief, which struck the ground a little short and, flying upwards, flattened the bullet on a rock far up against the hill. The horsemen drew together, as if by instinct, just as a flight of birds collects after some incident which has broken up their ranks, and, swaying in their saddles easily, their long white selhams fluttering in the wind, they disappeared along the road.

BLACK AND WHITE.

By Laurence Binyon.

WHEN a future generation turns back to look on VV the art of our day, not the least of that art's success will be found in the original prints it has pro-It seems unaccountable that an art like etching should have languished and been so intermittently taken up from the time of Rembrandt and Van Dyck to the time of its great revival in the middle of the last century. All the more unaccountable, since Rembrandt had shown in his prints of what singular variety the etcher's art was capable and how many methods and resources could be explored. A few masters, like Canaletto, Tiepolo, Piranesi, Goya, stand out as landmarks in the intervening period; but even these, except Goya, did not enrich the process, relying on plain effects of biting. Once in a way a few plates, such as those of Andrew Geddes, the Scotchman, and E. T. Daniell, the Norwich Geddes, the Scotchman, and E. I. Daniell, the Norwick amateur, anticipate the revival by their use of dry-point and a personal character of printing: but only with Méryon and Whistler does the art regain full life. In the last fifty years, however, what an efflorescence has been seen, what classic plates have been etched and printed, some by artists happily still with us; and the new generation promises to be a worthy successor to the last. The circle of those who like to possess good works of art has widened in our day; yet those who can afford to buy paintings are still few; and the original print is the best possible substitute. Collectors, whether of old prints or new, will find an exact and compendious guide to their subject in Mr. A. M. Hind's recently published "Short History of Engraving and Etching" (Constable, 18s. net). Woodcuts and litho-Etching " (Constable, 18s. net). Woodcuts and lithographs are not included in this book, but may, we learn graphs are not included in this book, but may, we learn from the preface, form the subject of a companion volume from the same pen. Mr. Hind's chapter on the fifteenth-century engravers of Germany, the Netherlands, and Italy is particularly valuable, since, while great additions to our knowledge have been made in recent years, these have not been made accessible hitherto in any single work, but have remained scattered in a great number of articles in various mostly foreign. in a great number of articles in various, mostly foreign, periodicals. The collector, unfortunately, can do little but sigh and despair, if his taste leads him to these early

However rich he is, he can never hope to acquire prints. more than fragments from the feast. These things are too rare, and nearly all absorbed by public collections. Yet in museums they can be studied and enjoyed; and what a delightful page of art it is, this youthful effort, before the craftsman had grown too easy a master of his materials! Some of the early Italian work especially, certain plates of Francia, of Robetta, of Giulio Campagnola, and of some anonymous masters, have a poignant freshness of fancy and romance such as the paintings only rarely give us. Who would not be tempted to linger in these pleasant times of promise, bringing into relief one's chosen favourites, dwelling a little in the air they breathe, and engaging the reader to share one's preferences? Mr. Hind, with a strength of mind I cannot sufficiently admire, indulges in no luxuries of sentiment. He knows what an amount of ground he has to cover; he has set out to give his readers the fullest and most accurate information in the most concise form; and admirably, with splendid determination, he carries out his task, taking us through the great periods of line-engraving and of etching, the period of Dürer and the period of Rembrandt, on to the triumphs of the reproductive engraver in French line and English mezzotint, to the revival of original work in modern times and to the etchers of to-day. Everyone who has attempted any work of this kind, even on a small scale, knows what a laborious and ungrateful toil it is to treat compendiously of a great number of artists, many of them quite uninteresting, for the sake of com-plete history. All the more therefore must we be thankful to Mr. Hind, who has made it a special feature of his book to include, whether in his text or his gigantic lists and indices at the end of it, practically every known name of etcher or engraver. The small collector is always buying prints by obscure or forgotten men, not great works of art, but pleasant things, redolent of a period. It is thus that he gains his knowledge. But hitherto he has had no means of finding out about the authors of these prints, except by referring to biographical dictionaries or monographs. Now he will refer to Mr. Hind's "Short History", which, by the way, is both fully and judiciously illustrated.

To visit the present exhibition of the Painter-Etchers and the exhibition, now about closing I fear, of the Society of Twelve (at Obach's Gallery) is to realise what an amount of high talent is being given to the production of original prints to-day; though Sir Francis Seymour Haden is not represented this year in Pall Mall, nor Mr. Strang in Bond Street. The most imposing and arresting work shown at the Painter-Etchers' is that of Mr. Brangwyn. Whistler condemned the large etching outright, as improper to work produced by the fine point of the needle. The contention seems just enough; yet Piranesi's huge plates triumphantly defy the rule, and Mr. Brangwyn is equally audacious in his dimensions. There is something scenic in these visions of streets and wharves in old Flemish towns or the Thames-side at Hammersmith, which seems to crave for size and space. The lighting is forced, with violent contrasts, but the big shadows are pregnant, not empty; and Mr. Brangwyn combines his buildings with the moving crowds of figures about them to fine effect. This large, forcible method seems less suited to pure landscape: one craves more depth of air and life than Mr. East communicates in his large plates, strikingly massed though they are. there is a good deal of insignificant work in the exhibition, but a fair proportion of work that is agreeable and interesting. Mr. Robert Spence's prints are remarkable for their vigour and character among the figure-subjects; Mr. Malcolm Osborne sends an excellent portrait; Mr. Short's and Mr. Waterson's mezzotints, the aquatints by Mrs. Fell, and etchings by Miss Pott, Miss Bolingbroke, Miss Airy, and Mr. Martin Hardie are all things to note and to enjoy.

The Society of Twelve, which has added to its nominal numbers since it was founded a few years ago, has a signal advantage in the fact that its members are all men of note and personality. The Painter-Etchers do good service in giving an opportunity to recruits of promise. But their exhibitions would be stronger if the choice were

The exhibition of the Twelve is always one of the most distinguished of the year. This spring Mr. Strang and Mr. Ricketts are absent, and Mr. C absent, alas! for ever; but on the other hand the newer members, Mr. Orpen and Mr. Francis Dodd, are ex-ceptionally interesting. The latter has made a great advance, and is now among the foremost etchers of the day. Mr. Orpen's studies of children and babies are marvellous in their observation and delicacy, though Mr. Clausen's sepia drawing of a mother with a sleeping child in her arms, clutching her neck, makes them seem just a little cold in their mastery. Lithographs by Mr. Shannon, etchings by M. Legros, drawings by Mr. Nicholson, Mr. John, Mr. Cameron, Mr. Bone, and Mr. Havard Thomas, woodcuts by Mr. Sturge Moore: these are enough to make the success of any exhibition. Then, if you will go to the Goupil Galleries in Bedford Street, you will see (together with some Japanese prints of rare quality) a room full of etchings, old and new, by the Director of the National Gallery. A loyal follower of Legros, with a passion for Italy and her art, Sir Charles Holroyd shows in his work the impress of more than one influence, and has used a variety of styles. In some of the fine portraits, in the imaginative "Roma Vecchia", and in some recent etchings of the rocks of the Lake Country, he is perhaps at his best and most original. When we remember that these exhibitions by no means exhaust the number of original designers on metal, wood, and stone, we may take heart to felicitate ourselves on an activity that means a real current of healthy life in the arts of England.

TWO PLAYS. By Max Beerbohm.

THERE are obvious points of likeness in the two plays that I write about this week—"The Head of the Firm" (adapted by Mr. Leslie Faber from a play by Hjalmar Bergström) and Mr. Galsworthý's "Strife". The basis of each play is the conflict between capital and labour; and the central figure of each is a great employer of labour, whose men are out on strike, and whose son is out of sympathy with him and in sympathy with the men. But, similar though the material is in these and other respects, nothing could be more different than the two methods of treating it. The Danish playwright has used his economic basis merely as a starting-point from which he proceeds to show up the peculiarities of one particular capitalist, and to build around that person a very amusing and natural little play. "The Head of the Firm" is a good specimen of the usual kind of comedy—the comedy of persons. "Strife" is a comedy of forces; and the chief characters in it, thoroughly and wonderfully life-like though they are, have been so created that they shall be as symbols of those forces—as reverberations of a vast issue in the world at large. "The Head of the Firm" is a good play. "Strife" is a great one.

A play adapted is usually a play spoilt. But either Danish life is curiously like English life, or Mr. Leslie Faber has done his job with diabolical cleverness; for, without the announcement on the programme, I should never have suspected that "The Head of the Firm" was not an original play of English life written by an Englishman. There is not a character nor an incident that strikes one as alien to England. Nor is there a turn of phrase to reveal the translator. Often, in the course of the years during which I have written about the theatre, I have had to deplore that our habitual translators have not mastered the rudiments—or not, at any rate, the vital principles—of the art of translation. I congratulate Mr. Faber on having got so far away from the exact phraseology of the original version that he has been able to give us a satisfactory equivalent for it. The central person of the play, John Lydford, owner of the Lydford iron-works, is an admirable figure for comedy. He believes in himself as a great controller of men, a master among masters, generous and just to those who are wise enough to obey him, but ruthless and terrible to any one who dares cross his path. Comes an industrial crisis, and his employees dare to cross his path;

and, little by little, it is borne painfully in on him that he is not really a great over-man after all, and that the person to be really reckoned with is Mr. George Heymann, the able young Jew whom he had some years before appointed manager of the iron-works. Without Heymann he is helpless; but, having at the instigation of his family dismissed Heymann from the managership, he cannot—his dignity forbids him to—allow Heymann to return. Suddenly it is sprung on him that Heymann has secretly and successfully wooed his daughter Betty. This is an immense relief to him: the situation is saved: what would be cringing to a dismissed employee is merely magnanimity to a prospective son-in-law. The part is one that would have delighted the heart of Coquelin. It evidently delights the heart of Mr. James Hearn, who plays it with a rich sense of fun, keeping this sense well under control, however, so that he never oversteps the bounds of perfect verisimilitude. Miss Ethelwyn Jones, as Lydford's daughter, radiates a natural vivacity that well suits the part. Mr. Harcourt Williams, as Lyd-ford's son, whose waves of idealism beat with such amusing ineffectiveness against the facts of the situation, is the vague young idealist to the life. Miss Sydney Fairbrother and Mr. Evelyn Beerbohm, in two extraneous and eccentric parts, revel in grotesque invention, without queering the pitch of the others; and Mr. Beveridge, as an old schoolmaster, who acts as raisonneur throughout the play, and Miss Henrietta Watson, as Lydford's excellent but rather trying wife, are invaluable, as always.

The cast of "Strife" is an immensely long one, yet

The cast of "Strife" is an immensely long one, yet here again there is not a fault to be found. From first to last there was not a false note in the interpretation. It is evident that we have an abundance of excellent mimes in England, and that all we lack is a sufficiency of good stage-managers. Whenever, as in "Strife" and in "The Head of the Firm", we have a play "produced" by a stage-manager who knows his business, the result is such as to make us quite proud of our mimes. To say that Mr. Granville Barker, the producer of "Strife", knows his business, is rather an inadequate compliment. Let me rather say that he is a great master of his art. Why should he not lay us under a new obligation to him by opening a school for stage-managers? If he can train actors so well, why should he not train other men to train them equally well? Mr. Galsworthy's play rings so true that not even the average stage-manager could have made it ring false, and is so strongly dramatic that not even the average stage-manager could have made it unimpressive. But I shudder to think how much would have been lost had this play been produced under the usual conditions.

had this play been produced under the usual conditions.

Essentially, as I have said, the dramatic conflict of the play is between capital and labour. Mr. Galsworthy shows us, as it were, a corner of the battle-field, not for the mere spectacle of that corner, but to give us a dim sense of the whole vast appalling fight. Beyond the clash of these combatants in the foreground, we dimly hear, all the while, the roar of a world-wide war, the unending war between the rich and the poor. John Anthony is more for us than the mere proprietor of the Trenartha Tin Plate Works, and David Roberts is more than the leader of the strike. The one is the rich, and the other the poor. But of course they would not have this symbolic power if they were not projected also as two absolutely real and recognisable persons. We all know that Mr. Galsworthy is ardent in socialism. But this ardour does not in the slightest degree affect his sense of dramatic balance. Were it not that this is a play of intense passion, and that a passionate play cannot be written by a passionless man, and that passion is likelier to range itself with the poor than with the rich, there would not be in "Strife" any internal evidence to show on which side Mr. Galsworthy ranges himself. Outwardly he is quite impartial, and John Anthony is conceived and presented in as generous a spirit, in as true a light, as is David Roberts. Great figures, both of them, worthy of each other's steel, akin to each other, towering head and shoulders above the little men whose leaders they are. On the one hand, the capitalist, stricken with years and

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infirmities, but determined to fight, as he has so often fought, and to win, as he has always won. hand, opposed to this heavy old bulk of will, the furious spirit of the strike-leader-the little magnetic man whose soul is aflame with a great class-hatred. His wife is a sick woman, who is dying for lack of food. He is a loving husband, not at all a selfish man. He wraps his overcoat round his wife's knees just before he starts out to the meeting. But he has forbidden her to accept the food and wine which John Anthony (a man of tender personal feelings) has instructed his daughter to take to her. He is an unselfish man, David Roberts, but he would rather that his wife died than they should accept anything from the enemy. It is not for himself that he is fighting, not for the other strikers alone: he is fighting for all labour against all capital, and his eye is not on the local present, but on the world-wide future. just in that spirit that John Anthony fights too. The directors of the board whose chairman he is are fighting, as the members of the strike-committee are fighting, just for the well-being of themselves and of their families. On either side now, after the long and em-bittered struggle, the general desire is for compromise. On either side the men are fighting their leader, but are worsted. The two leaders can conquer their own men but not each other. It is the old problem of the irresistible force and the immoveable mass, and one cannot say what would be the solution of the conflict if it depended on these two men alone. Fate at length rouses herself to step in and settle the great matter by one of those trivial devices of which she is so fond. She puts an end to the sufferings of Mrs. Roberts, the news of whose death, brought to the crucial meeting of the strikers, instantly undoes the effect that Roberts has had in That same stiffening the men to further resistance. news also makes the directors fall away from their obedience to John Anthony. The chairman puts the question to vote, whether the board shall treat with the men on the terms proposed. Hesitatingly, with their eyes on one another, seeking encouragement, they hold up their hands. "Those who are of contrary opinion," says the chairman, without a break in his voice, and holds The men are summoned to the board up his hand. David Roberts arrives just in time to join them, believing that he will yet save them from surrender. But his ascendency is gone utterly now. And at the last, the two protagonists are left alone, face to face. John Anthony raises himself heavily from his arm-chair, and, before going out of the room, bows his head slightly to David Roberts, who (the more emotional creature) bows That is the end of this intense drama. But there is a colophon appended to it-a little colophon of John Anthony's secretary, with the appalling irony. representative of the Union, is reading over the terms of agreement between the board and the men. "Why!" he exclaims, "these are precisely the terms that were offered before the strike began!"

Mr. Norman McKinnell is, in both senses of the word, tremendous as John Anthony; and not less perfect in its breadth of outline and in its minute fidelity to type is Mr. Fisher White's impersonation of David Roberts. Both performances are great, worthy of the greatness of

the parts.

I observe that some of the critics have been using this play as a stick to hit Mr. Shaw with. Would it not have been seemlier in them to take the opportunity of acknowledging that, but for Mr. Shaw's own particular genius, which has become popular despite them, such a play as "Strife" would almost certainly not have been written, and, if written, would very certainly not have been produced?

CORRESPONDENCE.

CONCERNING MR. GALSWORTHY.

To the Editor of the SATURDAY REVIEW.

Garrick Club W.C. 14 March 1909.

Sir,—As a writer of novels—and one who, in his day, has reviewed them—I protest against the savage and unjustifiable attack upon Mr. John Galsworthy in your

current issue. I have met Mr. Galsworthy only once; I have never corresponded with him; and he may, for aught I know, resent this letter; but, in the interests of my craft, I feel bound to say that which he could say infinitely better were he not, for obvious reasons, constrained to silence. Your reviewer stigmatises "Fraternity" as a very dangerous and revolutionary book, an insidious and embittered attack on our social system, and calculated to bring the official govern-ing class into contempt. We are informed that the author has violated all canons of art in making his story the medium for political propaganda, and that his characters are wooden puppets. These are hard his characters are wooden puppets. These are hard and almost libellous words, and likely to injure Mr. Galsworthy materially. I submit that your reviewer has violated the canons of his art in preferring charges which are generalities unsupported by specific instances. In the excerpts I have quoted we find at once a contradiction in terms. "Fraternity" has once a contradiction in terms. "Fraternity" has no plot; it relies entirely upon its characterisation and psychology. If Hilary and Stephen Dallison, Cecilia, Thyme, and the little model are wooden puppets, the book must be absolutely unconvincing and futile. It is ridiculous to speak of it as dangerous, and the upper middle class may hold up its stricker head upper middle class may hold up its stricken head and breathe again. Also, from what source does your critic take the dictum that art is violated when a story is made the medium for political propaganda? If this be true, every satirist, from Aristophanes to the author of "Erewhon", is without the pale. However, what I resent most strongly in your reviewer is his inability to perceive and record Mr. Galsworthy's sincerity of purpose and his unwavering fidelity to that purpose. I know not whether his books have a large sale, but I am positive that the sales would be doubled if the author were honestly able to end his novels with something more satisfactory to the general reader than a huge note of interrogation. I contend that Mr. Galsworthy's attitude towards art ought to win praise from any serious reviewer, apart from the merits or demerits of "Fraternity" and apart also from the sympathy or antipathy which his characters may evoke. For surely, in these days of log-rolling and leg-pulling, it is refreshing to meet a man who stands aloof and, with a selfeffacement and restraint which your reviewer is obliged to concede to him, sets forth the truth as he sees regardless of the upper middle class and everybody else. Mr. Galsworthy shivers his lance against the crass ignorance, fatuity, cocksureness and insularity which has made us, as a people, so beloved by other nations. Thackeray pilloried certain types of the upper class, without prejudice to good men and true of that class. You reviewer complains that the characters in "Fraternity" are morbid, restless, self-conscious, and dangerous to the community. Mr. Galsworthy would find no fault with these adjectives. There are thousands of just such people in London alone. It is impossible to talk with any foreigner of intelligence without his arraigning, more or less politely, the types of English men and women whom Mr. Galsworthy delineates so delicately and unmistakably. Like Mr. George Gissing, he may dwell perhaps too insistently upon the shadows of life. The general reader, who not unnaturally loves to wallow in perpetual sunshine, is liable to feel chilled after reading novels dealing sincerely with the seamy side. worthy folk complain that Mr. Galsworthy exhibits disease without prescribing for it. In a word he is an artist and not a physician, and as artist ought he not to be given a reasonably free hand in the composition of his picture? It is the province of criticism to pass judgment upon work as it is and not upon work as it might be if the artist, temperamentally and constitutionally, were quite other than what he happens to be. Let critics slate incompetence, ignorance, insincerity and lewdness. These blots seem to me to be conspicuously lacking in Mr. Galsworthy's work.

Yours faithfully, HORACE ANNESLEY VACHELL.

[Altruism is no doubt always commendable: it might be unkind to suppress our correspondent's gallantry; but really the prospect is alarming if every novelist is not d

only going to squirm when his own book is criticised but also to wince and cry out when his brother's book or rival's is.—Ed. S. R.]

NATIONAL DEFENCE.

To the Editor of the SATURDAY REVIEW.

27 West Park Gardens, Kew. 8 March, 1909.

-Mr. Haldane's speech of 5th inst. calls to mind Bishop Butler's saying that the imagination is "a dangerous faculty". The idea of the Territorial Army is a brilliant one, that of an Imperial Staff is grandiose; but neither of them is practical. Our Territorial Force and our soldier army to boot are survivals, eighteenthcentury institutions withering under the killing environment of the twentieth century. As a glance at European armies shows, the age of voluntary armies is past, because the economic and commercial conditions neces-The only method of sary for their support are wanting. maintaining an efficient army at the present time, as the SATURDAY REVIEW has proved over and over again, is conscription, or, to use a more unctuous phrase, compulsory service.

The fear I expressed in a letter you kindly inserted on 28 November last, that the attention of the public would be carefully withdrawn from the quality of the Territorial Force and directed to its quantity, has been unhappily realised. But for Mr. Arnold-Forster's intervention in the debate on the Army Estimates, the matter would have been passed over unnoticed. In point of fact, the present strength of the Territorial Force would supply a respectable defensive army if properly dis-ciplined and trained; but we know from the reasonable complaints of the Territorial officers and from other sources not only that the great mass of the Force is undisciplined and untrained, but that under the system it must remain so to the end of the chapter. The marchings and trampings of the Territorials about the country only mystify the people and give colour to the false notion that a man in military uniform must needs be a soldier. When disguised in Don Giovanni's clothes, Leporello was no more and no less than Leporello in livery

One official of infinite importance seems to be perennially absent from his seat in the War Office, by name Sancho Panza. "Dost thou not hear the neighings of the steeds, the braying of the trumpets, the roll of the drums? "asked Don Quixote. "I hear nothing but a great bleating of ewes and sheep", answered Sancho.

Yours obediently,
H. W. L. Hime (Lieutenant-Colonel).

THE UNIONIST PARTY AND TARIFF REFORM.

To the Editor of the SATURDAY REVIEW.

Temple, 4 March 1909.

SIR,-All will agree that it would be prudent for Unionists now to be prepared in case a general election comes suddenly. The results if this Government again obtain a majority are not pleasant to contemplate, and the dangers are far too serious to run risks. It to me that Unionists are running extreme risks. It seems party newspapers and party associations are turned into missionary societies for spreading Tariff Reform, and missionary zeal is usually antagonistic to level-headedness. The one point for the party to be sure of is, With what programme can it win? It is not what opinions are right or wrong, but what the country will agree to. The Birmingham programme has been made purposely vague so as to hide the difference of opinion in the party. Can an election be won on that programme? I believe any policy is better than vagueness, and one great reason for our utter defeat in 1906 was that our leader was so indefinite. Can an election be carried on extreme Tariff

Reform, on the avowed intention not to tax some articles of food, but all—to tax corn, meat, dairy produce, &c.—together with a general protective tariff? I am not a free fooder, but it seems to me hopeless. I doubt if the party could be carried, but certainly not the country. The country is disgusted with the Radicals, but regards its bread and butter. Is not a moderate platform, with a distinct pledge that in the next Parliament it should not be exceeded, the only chance of winning? My object in writing this is not in any manner to discuss the merits of Tariff Reform, extreme or otherwise, but to endeavour to bring the attention of the party to mundane affairs, to regard its true business, its duty to sacrifice predilections to insure a victory whatever happens.
Your obedient servant,

E. LE RICHE.

We profoundly differ from our correspondent. What the Unionist party has to consider is not what it can win on, but what is right and what is the best policy for the country .- ED. S. R.]

THE EXPORT OF CAPITAL.

To the Editor of the SATURDAY REVIEW.

The "Old "Vicarage, Rye, 9 March 1909.

SIR,-I find in your admirable article on this subject of 27 February the following quotation: "The Prime Minister appears to have declared that he saw no difference between the effect of British capital invested abroad and that of British capital invested at home '.'
May I add a line to your remarks? If this really is Mr. Asquith's opinion, one can quite understand him advocating Free Trade (so called) principles. The difference between these investments makes no difference to the investor, but it makes all the difference to the country the capital is invested in. Many business men appear to me to believe that the profit made out of an investment is everything to the country. What a fallacy! It is the money spent and circulated in labour producing the article on which the profit is made that benefits the country. The amount of profit compared with the money spent in wages in most enterprises is a mere fleabite. Take one instance—an agricultural one. A hop-grower has, say, 200 acres of hops. This will cost him in labour alone from £5000 to £6000 a year, which is spent and circulated in this country. I confine myself to labour. This crop will cost a lot more in other ways—manure, pocketing &c. Now suppose other ways—manure, pocketing &c. Now suppose these hops were grown abroad instead of in England, this £6000 paid in wages would be spent and circulated abroad and not here. The profit on these hops, providing there was any, would be spent in this country whether the hops were grown here or abroad; England would be £6000 a year to the bad.

It hardly needs a man with the brains of a Prime

Minister to see the argument is a fallacy.

Faithfully yours T. G. SHARPE.

THE NAME "CATHOLIC"—AND THE THING.

To the Editor of the SATURDAY REVIEW.

2 March 1909.

Is it now perhaps time that we had done with discussion of the name and turned a little more definitely to consideration of the thing? The thing is the Church of Christ, one and universal. If the three great Christian bodies, the Catholic-Roman, the Oriental Orthodox, and the Anglican, taught in every respect the same doctrine it would be possible to contemplate them as one Universal Church. But dogma is the one only test of orthodoxy. If of two Christians one affirms what the other denies, both cannot be right, both cannot be Catholics. The Anglican Church denies, what the Catholic-Roman

affirms, that the successor of S. Peter is infallible when pronouncing ex cathedra on matters of faith and morals. Therefore one or other of these two bodies is heretical on this point. The Orthodox Oriental affirms that the Holy Spirit proceeds from the Father only; the Anglican Church denies this. Again, one or other of these bodies is convicted of manifest heresy. If the Anglican is here right as against the Catholic-Roman and right as against the Orthodox Oriental, then "Dieu s'est incarné pour les anglais", and His dispensation has merely passed from one chosen people to another. The Church of Christ is one Body; it teaches everywhere the same doctrine; it cannot err when it teaches. This is the only basis on which we can envisager the thing, and it is obvious that Catholic-Roman, Oriental Orthodox, and Anglican have no such common basis. Away with all three into the limbo of historic memories if the Catholic Church of Christ be no other thing than the noblest dream of man; but if that Church does in very truth exist, in the full possession of her infallible teaching mission, she must be looked for in one of the three taken separately, and not in the three conjoined together in one.

I am, Sir, your obedient servant, M. C.

[This correspondence must now close: it began some months since with M. C.; with him let it end.

EDUCATION-THE MUNICIPAL SCAPEGOAT.

To the Editor of the SATURDAY REVIEW.

21 Harcourt Road, Sheffield, 13 March 1909.

SIR,-The burden of the rates in Leeds is so heavy that the city is wondering whether it ought not to stop the automatic increase of its teachers' salaries—i.e. to break its contract with its employees. But is it not rather unfair to class all the fresh expenditure on childhood and physique which our recently awakened con-science demands as educational? Feeding is in reality a poor-rate burden; medical inspection, public health, bathing space and transit, highways and cleansing; but because the school is the agent for all these committees, affording as it does the machinery by which the children can best be handled for every purpose, all these new expenses and others as well, with still more in the future, are charged to the education rate or at least are saddled on the Education Committee. The result is that the ratepayer's dislike of education in itself is heightened by the sight of the increased burdens which this municipal scapegoat is made to bear; and we can hardly expect the ratepayer to realise the other side—namely, that the schools in civilising and training the rising generation are in reality lightening his burdens in other directions, e.g. police. Yet such is the case; but if the Watch Committee are able to reduce their estimates, they and not the Education Committee-still less the teachers gain the credit; whereas the savings on such accounts as these ought obviously to be handed over for the relief of the education rate. Whether such feats of bookof the education rate. Whether such feats of book-keeping correspond with the realities of municipal accounts I know not; but I feel sure that education is at present made to look more burdensome than it should through recent expansions in the definition of education.

But as the possibilities of the school are thus seen to open out, the calibre of the teachers should increase in proportion; for the teachers are doing a work which lies at the foundation of an increasing number of other works. Yet recent developments are checking most seriously the flow of suitable young people towards teaching: such a check is wastefulness beyond words. But when parents see trained teachers working as waitresses, and hear that some short-sighted authorities, who do not know what qualities to look for in their teachers, are turning their married mistresses out of their schools, and when, finally, they realise that teachers' salaries may be reduced whenever the burden of "education"—an omnibus term nowadays-becomes intolerable, they will begin—as was made clear at the last meeting of the L.C.C. Education Committee—to withdraw their children from the courses which lead to the teaching profession.

I remain, yours faithfully, FRANK J. ADKINS.

POST OFFICE IMMUNITY.

To the Editor of the SATURDAY REVIEW.

93 Clepington Road, Dundee.

SIR,-Having occasion to send a small sum of money to Toronto some time ago, for greater security I regis-This letter could not be delivered, tered the letter. the person to whom it was addressed had changed his abode and left no address. In the circumstances I fancy that most people would have expected to receive their letter and its contents back again intact. case the envelope returned, but not the dollar bills which I had sent; and my cause of complaint is this, that the postal authorities apparently repudiate all responsi-bility, although they admit that the dollar bills were probably stolen by one of their employees in Canada.

My correspondence with the Post Office in the matter has not been voluminous, but it has been protracted.

The registered letter was handed in at the head office in Dundee on 6 September 1907; the envelope, returned empty, was in my hands here on 2 January 1908.

The next event of importance was a letter to me from the Secretary's Office, General Post Office, Edinburgh, dated 15 June 1908, in which it was stated: "The Post Office authorities in Canada were communicated with in the matter, but a reply has not yet been received from A further communication will be sent, should a reply not be received shortly.

"It should be mentioned that, as stated on page 65 of the 'Post Office Guide,' compensation in respect of a registered packet sent from one country to another of the Postal Union is paid only in the event of its entire

loss, and not for damage or loss of contents.

"In these circumstances no compensation is payable

in the present case."

After waiting till October I inquired again, and had this reply from the Secretary, G.P.O., Edinburgh, dated 28 October 1908:

I am directed by the Postmaster-General to inform you that several further representations have been made to the Canadian Post Office authorities in the matter, but that no definite reply has yet been received.

When a reply is received you shall be informed of

its purport without delay."

The next communication I had, dated 21 January 1909, contained the following sentences: " I am directed by the Postmaster-General to inform you that the Canadian postal authorities now state that it is probable the letter was interfered with and the money abstracted by a person employed until recently in the Canadian Postal Service, who is now serving a term in the penitentiary.

"As explained in my reply of 15 June, the case is not one in which compensation is payable."

My own conclusions are (1) that if this is not a case in which compensation is payable, a case in which it is payable is almost, if not quite, inconceivable; (2) that the reference to page 65 of the "Post Office Guide" seems to point to the fact that the incident I have cited is no isolated one; (3) that the delay in giving a final answer is most reprehensible: there has been no breakdown in the excellent mail service between England and Canada during these months to account for it. Such an irregularity should, in my humble opinion, have been sifted with the utmost promptitude, as it would have been in any well-conducted private business house.

The sum involved in this case is trifling, only twelve

dollars, but the principle at stake seems to me to be one

of considerable and public importance.

I am &c., HUGH C. R. CUNNYNGHAME.

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REVIEWS.

FRANCE AND M. ANATOLE FRANCE.

"L'Ile des Pingouins." By Anatole France. Paris : Calmann-Lévy. 1908. 3fr. 50.

M. ANATOLE FRANCE is the greatest living master of irony; he has also an unequalled knowledge of mediæval legend and no mean acquaintance with the subtleties of mediæval theology. have enjoyed a score of delightful volumes in which these acquirements have found scope in varying degrees. He has been a persistent fighter on the side of what he considers liberty and progress. In France such assistance as can be rendered by a pen like his is a hundred-fold more effectual than it could ever be in this country. English people would only see the profanity and would miss the delicacy of the fun. It also requires some familiarity with mediæval modes of thought and expression to appreciate his parodies of the saintly or heroic personages of those ages. M. France in his political writings is a Voltairian pur sang. He is a devotee of the maxim "Ecrasez l'Infâme", but, though he does not lack courage, he hardly possesses the crusading zeal of his great prototype. Still his assaults on Christianity and national ideals are particularly on Christianity and national ideals are particularly deadly in a country like France, where the tendency towards materialism is every day becoming stronger and persiflage is a favourite weapon. Voltaire had indeed, in the abuses existing in his days, no small excuse for the campaign he undertook against the Church. Like Heine, he could claim to be "a valiant warrior in the war of humanity". M. France may perhaps point to "l'affaire" and protest that Dreyfus was his Calas. But the position of the Church in France today and of the traditions of national greatness which to-day and of the traditions of national greatness which it represents is in no sort of way analogous to that of the great established, domineering institutions of Voltaire's time. It is every day becoming more clear that irreparable injury has been done to public spirit, society, and decency itself in France by the suppression of a recognised cult and the encouragement of contempt for the nation's past.

It is in accordance with his well-known convictions but it is none the less deplorable, that M. France should continue his campaign by trampling on the adversaries whom he has been greatly instrumental in discrediting. Nor is the result altogether satisfactory even from a purely literary standpoint. "You cannot", said Macaulay, "make a dinner off anchovy sauce", and a whole volume of sustained irony forms in truth but an whole volume of sustained irony forms in truth but an unsatisfactory diet; the mind longs for an interlude of something less fantastic. In "L'Ile des Pingouins" there is no relief, and consequently there is a sense of fatigue in the reader. This must result in some disappointment, even for the most ardent votaries of M. France's style. He has often written incomparably better than here, but there are passages equal to his best performances in the ironic vein. The discussion in the celestial conclave as to whether the baptism administered by S. Maël to the Penguins was really effectual is exquisitely funny and displays all his best qualities, including a knowledge of the mediæval schoolmen. It seems a pity that M. France could not have let Ste. Geneviève alone. Under the name of "Ste. Orberose" Genevieve alone. Under the name of "Ste. Orberose" he makes fun of her without ceasing, but after all the cult of "the goddess Lubricity" has done Paris a great deal more harm than her most fantastic devotions to Ste. Geneviève. A good deal of M. France's fun is, to tell the truth, rather poor stuff. But the odd thing is that the author has a very distinct appreciation for the simplicity and sincerity of early art and letters, as we have learned long ago from many of his other works. His chapter on primitive Penguin art is delightful, no less than the satire on its critics. The interpolation of the visit of the monk Marbode to Hell gives the author an opportunity of giving us Vergil's views on Dante, and they supply a whimsical interlude where M. France reminds us of that inimitable short story " Le Procureur de Judée ". We would sacrifice many pages of the Penguin chronicle for more discourses in the same vein.

But in his satire on the France of the Middle Ages M. France is only in fact supplying an introduction to the main purpose of his book, which is an ironical sketch of the Dreyfus case and its results. More than half his work is occupied with it. We confess that it seems difficult to understand why any patriotic Frenchman should desire to revive memories of a period which are equally about and hamiliating, but it is only fair to say equally absurd and humiliating, but it is only fair to say that the author does not spare the Republic, though merciless to the Church. Perhaps we should except the Carthusians and their liqueur, for whom he shows a certain humorous sympathy. He has indeed little enough for Dreyfus and his co-religionists, though of course in opinion he is a Dreyfusard. The first thing that strikes the reader is that the whole "affaire" seems incredibly far away. What do we care to-day about General Mercier, Henry or even President "Formosus" (Faure) or the Méline and other Cabinets? All this satire is really out of date; in a few years only the minority even among Frenchmen will be able to put a meaning to the antics of the principal figures or substitute real names for the fictitious ones. And the satire is not such as appeals to all time; it is not so savage as "Gulliver", but then it does not apply to all mankind; nor has it even the enduring quality of some effusions in "The Anti-Jacobin" such as "The Needy Knife-Grinder". No doubt much of it is really funny. The Prince des Boscénos and his violent assaults on Republican politicians is not an unfair representative of the empty-headed royalist who has helped to make royalism impossible, and Prince Crucho is not an exaggerated caricature of that most unsympathetic of pretenders, the Duc d'Orléans. But after all we laugh and forget it. It leaves no permanent impression, and therefore would be kinder of M. France if he had not devoted his great talents to gibbeting the frailties of his own countrymen for the brief entertainment of the rest of mankind. He might well have been forgiven if he had been really serving any great purpose, but the lessons of the "affaire" have been learned long ago or they never will be, and what Frenchmen require to-day is constructive ability rather than destructive criticism.

Having riddled the Church and the traditions of France with satire, M. France devotes the remainder of his book to the sketch of the career of a modern French politician, the amorous intrigues of his wife, and the disastrous results to French civilisation of unrestrained materialism and the pursuit of wealth. Here he may be said to compensate the France of the past for any wrong he may have done her by the corrosive satire with which he attacks the ideals and methods of the politicians of to-day and the morals of modern society. story too of M. Cérès and his colleagues has the merit of being extremely amusing and true to French political life. In his last chapter M. France becomes serious, and paints the ghastly results to a country of industrial competition unrelieved by sentiment, religion or high ideals. "The State was firmly planted on two great public virtues, respect for the rich and contempt for the Feeble spirits who were still disturbed by human suffering had no other resource than to take refuge in a hypocrisy which no one could condemn, because it contributed to the maintenance of order and the stability of public institutions." If this is to be taken as the author's view of the precepts on which modern French society is founded, we are the more astonished that he should have devoted his genius to decrying Christianity and old-fashioned patriotism, the only two principles which remained in France to combat this fatal tendency to materialism, the inevitable results of which for his country M. France so clearly apprehends.

AN OLD WAR OFFICE CIVILIAN.

"Lord Haliburton." By J. B. Atlay. London: Smith, Elder. 1909. 8s. 6d. net.

L ORD HALIBURTON was a very fine type of the old War Office civilian, who wielded more power in times gone by than to-day. He always had a very high ideal of duty, and was more sympathetic

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towards soldiers than is usually the case with permanent Moreover, he gained throughout his career at the War Office the confidence and esteem of his military colleagues. Though perhaps not quite so big a man as his biographer would have us believe, there is no doubt that on the whole his influence on War Secretaries and military affairs generally was good. He was originally intended for the law; but, like many others, the great Crimean crisis turned his thoughts towards soldiering. So in 1855 he received a commission in the Commissariat, a department of the Army which had practically been permitted to lapse during the long years of peace which followed the Napoleonic wars. Up till the time of the Crimean war the control of such matters was in the hands of the Treasury, but about the time Lord Haliburton joined the Commissariat its destinies were transferred to the War Office. In 1872 he first came to the central establishment, when Sir Henry Storks was appointed Controller-General by Mr. Cardwell. tact, of which he obviously had plenty, was soon tested. Up to 1872 the purely military departments were at Whitehall under the Commander-in-Chief. It was in many ways an anomalous system. The Secretary of State sat in Pall Mall, and communication between the civil and military branches of the Army was carried on by letter. Mr. Cardwell, perhaps rightly, held that all should be housed under one roof; and that, under the War Secretary's direct sway, they should carry on their work in closer touch with each other. This new prin-ciple was resisted to the utmost by the Duke of Cam-This new prinbridge and Sir Richard Airey, the Adjutant-General. seems nowadays a small matter to fight about. But the Duke held, and subsequent events have completely justified his prognostications, that when once the military departments came under the direct sway of the War Secretary military influence would decline, and that in the course of years the affairs of the Army would drift completely into the hands of civilians. Whilst the Duke himself was still Commander-in-Chief, this process was for a time arrested. A great amount of sentiment and prestige surrounded the old Duke, which, added to his own infinite tact, accounted for this. Still even under him military influence began to decline; and under his successor matters became worse. Thus Lord Wolseley was asked to fulfil an impossible position. He was called Commander-in-Chief. Yet by the Order in Council of 1895 he was only directly placed in charge of the Military Secretary's department, intelligence and mobilisation. He was only charged with the general supervision of the Adjutant-General's and other departments; and thus though Commander in Chief. Thus Lord Wolseley e position. He was ments; and thus, though Commander-in-Chief, he was not directly responsible for the discipline or recruiting of the Army. More recently of course the principle of civil control has been carried still further. There is no Commander-in-Chief, and the power of the War Secre-

tary is now absolutely unfettered.

When Mr. Cardwell found that owing to the entirely bad accommodation at the War Office it was impossible to carry off the Commander-in-Chief and his staff nolens volens to Pall Mall, he resorted to the irritating and unnecessary expedient of despatching a section of the War Office to the Horse Guards to act as a sort of detective agency to spy out the doings of the Commander-in-Chief and his entourage. Haliburton was selected to lead the attack, and forthwith was despatched with his clerks to Whitehall. The position was clearly very difficult, and it is no small credit to the subject of this book that friction did not arise. Step by step Haliburton rose to the top of the tree, eventually becoming Permanent Under-Secretary for War. He will perhaps best be remembered for his unswerving fidelity to the Cardwellian dogma; and though then no longer a member of the War Office staff, he was deputed to answer Mr. Arnold-Forster's attack on the system in the "Times" in 1898. This task he performed well, although he never seems to have realised the fatal weakness of the Cardwellian system, which was that even a small war, or the threatening of one, at once disturbed the balance of battalions at home and abroad.

MEDICEAN FABLES.

"The Tragedies of the Medici." By Edgcumbe Staley. London: Laurie. 1909. 12s. 6d. net.

IF a slaughterly "Quarterly" reviewer had had the knowledge of the Medici which modern research has given us, he would have treated this book in the old-fashioned drastic style, worrying it to death, with anguish to the author and sport for the reader, but making it forever impossible that the author should again offend against the canons of common-sense or historical veracity. "Si veritatem ex historia tollas, quod superest illius, narratio est nullius usus." But in this book, although the author has lifted the truth out of his history, what remains does serve a use, the use of propagating fable, to the detriment of the ascertained facts of sound and scholarly research. To hear the writer on himself is not unamusing. "I have sought", he says, "to set out the whole truth—not a garbled version—whilst I have fearlessly added decorative features where facts were absent or too prosaic." He has found the truth, if he knew it, almost invariably too prosaic, and the book, instead of being veracious history, is in great part a mass of "decorative features" in bad taste.

If he really knew it! A feeling of charity born of modern conditions, but unknown to the old "Edinburgh" and "Quarterly", prompts us to suppose the Mr. Staley knows nothing of the results of modern research in the history of the Medici. True it is that in a defective "short bibliography" he includes Saltini's masterly work "Tragedie Medicee Domestiche, 1557-1587 ". Saltini's momentous re-But Signor searches, in the clear light of dates and contemporary documents, dispose entirely of the greater part of Mr. Staley's fables. It is quite impossible, we will hope, that he could have written his book if he had first studied Signor Saltini's. If he wrote after a reading of Saltini, then his book from a merely bad book becomes worse. We rather prefer to think that he cites Saltini without reading him, attracted thereto perhaps by the title "Tragedie", which Signor Saltini is careful to explain that he uses because certain supposed facts of gazetteers and romance-writers have come to be known as "Fatti Tragici ", not because all of them were actual tragedies. The summary execution of Sforza Almeni by the Grand Duke himself is the only one of Mr. Staley's narratives of Cosimo that can with certainty be called a tragedy, and of the extenuating circumstances he gives no clear

Mr. Staley complacently trots out all the old familiar bogeys, clothed as a rule in the best high-falutin bombast of transpontine language and sentiment. Maria, Cosimo's eldest daughter, poisoned by some romancers, is here killed by the dagger—we beg pardon, the poignard. "'Vengeance you shall have, base child of mine', Cosimo cried in a fierce tone. 'See, you shall have the justice of a Roman father!' Then, plucking out his poignard from its hidden sheath, he stabbed his child to the heart!" This took place in the Pitti at Florence. But Signor Saltini shows conclusively at Florence. But Signor Saltini shows conclusively that Maria died of fever in the Castle of Leghorn on 19 November 1557, and is there buried, while he proves at great length that her supposed lover, a scapegrace young Malatesta, was imprisoned for reasons in no way connected with the affections of this virtuous and charming Princess. Lucrezia, Cosimo's second daughter, who became Duchess of Ferrara, is killed off by slow poison, administered by a heartless husband from motives of jealousy. "Unhappy Lucrezia—no mother to console her, no friend to speak to her, all alone in the big Palace with unkindly attendants As a the Duke never entered the sick room " &c. fact the Duke spent hours daily in the sick room, and her father sent one of his most trusted physicians-Andrea Pasquali-to act in concert with the Ferrarese doctors during the long and painful illness of his daughter which ended in death. Pasquali's letters to Duke Cosimo of themselves sufficiently refute the fable of poison. Then of course Garzia de' Medici, aged not quite fifteen, who according to the romancers kills his brother, the Cardinal Giovanni, dies under his incensed

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father's cold steel. "'I will have no Cain in my family!' roared out Cosimo de' Medici and the cruel cold steel of a father's wrath flashed in the face of Heaven ", while Garzia "yielded up his fair young life, the victim of 'nexorable fate. It was high moon, and the watchful stars could not behold the gruesome deed" &c. As a fact Giovanni and Garzia, with other members of the Duke's suite, were carried off by malignant fever contracted during an expedition in the poisonous Maremma. Suffice it to say that we know positively that Giovanni died at Leghorn on 20 November 1562, and Garzia at Pisa on 12 December following. What then becomes of Mr. Staley's statement that both lads were murdered on the same day in the Maremma, Giovanni by Garzia, Garzia by his father? And if it should prove that Mr. Staley has really read the noble letters, reproduced by Saltini, in which Cosimo tells the Hereditary Prince Francesco, at that time in Madrid, of the dire disaster that has come upon the family, he would rank with the original disseminators of the calumny. We prefer to believe that he has never even glanced at Saltini. But it is idle to continue the list of these barefaced fables, which, even at this time of day, include the murder by Ferdinand I. of the Grand Duke Francesco and Bianca Cappello. If Mr. Staley will undertake to refute Saltini succinctly, scientifically and bit by bit, we will argue with him. As it is, we can but charitably hope against hope that the present book may be consigned to oblivion.

The beautiful illustrations, beautifully reproduced and exquisitely toned, are worthy of the noblest book on the Medici, but here are like so many jewels in a rubbishheap. The heraldic device on the cover shows a quattrocento shield superimposed upon a rococo shield. Why the two shields? The inner shield bears six roundels and one annulet—seven charges—instead of six balls (palle). The charge in chief has one fleur-de-lys instead of three. The cover of the book being red, red is made to do duty for the field of the shield, and the charges are in gold for the sake of effect, we suppose. The general reader would be justified in thinking that the field of the Medici shield was red and its charges gold, instead of the reverse as happens to be the case. It is worth while hammering at the subject of heraldic decorations on the covers of books in the hope of some day seeing one accurately reproduced. Of course the author is not necessarily responsible for such solecisms.

The disgust which the enforced reading of such a work causes leads us, in the spirit of a contributor to "Notes and Queries", to air the question of a missing storehouse of Medicean history. Vincenzo Martinelli, known by his "History of England", was commissioned by the Grand Duke Peter Leopold of the House of Austria-Lorraine to write a complete history of the Medici Princes. He received a pension of ten sequins a day while engaged upon the work, and the promise of ample bounty when it should be finished. In its completed form it ran to forty-five manuscript volumes, but if the somewhat scurrilous author of the "Vita pubblica e privata di Pietro Leopoldo" may be trusted, the Grand Duke was so mortified by the noble figure which the Medici made in Martinelli's pages that he declined to accept or print the work. The forty-five volumes were afterwards acquired by an apothecary, and eventually found their way to England. These facts may be gleaned in Moreni's "Bibliografia Storico-Ragionata della Toscana " (1805) and in his " Serie d' Autori di Opere risguardanti la celebre Famiglia Medici " (1826). Moreni assures us that his brother Canon, Luigi Vieri, had read the whole of Martinelli's work, and that he had found it much superior to Galluzzi's and free altogether from rancour, party spirit and prejudice. What has become of this monumental history? We have traced the first two volumes—or copies of them—to the rich library of Thirlestaine House, Cheltenham, and have reason to believe that the original English purchaser was the fifth Earl of Guilford. Where are now the forty-three missing volumes? If they could be found a great step would certainly be made towards the writing of a history of the Medici Grand Dukes.

NOVELS.

"Syrinx." By Laurence North. London: Heinemann. 1909. 6s.

Julia Herrick, who is called Aspasia by her circle of sham decadents and who sits to the sculptor Seward for his statue of Syrinx, resembles rather a fancy portrait done in a library than a study from real life. cause a girl who worked amongst Greek texts in the Manuscript Room of the British Museum might not conceivably greet the evening star with a Lesbian ode in the original or vary her invocations by "Oh Ashtaroth!" and "Damn!"—might not even say "beastly" and "Damn!"—might not even say "beastly" and in her spitfire moods call people pigs. But Miss Herrick's variety goes far beyond this. Declining the painter Laleham's invitation to fleet the time carelessly with him for a year or two abroad, she afterwards repents and wires assent-though too late to catch him. Posing to Silenus-Seward is thus labelled called to be a ministering priestess to art, as she puts it, her vanity is piqued because the artist in him swallows up the satyr, or let us say the man, and his hand does not These oscillations indicate a temperament tremble which, fortified by the reading of aphrodisiacal literature. from Sappho to Mendès, would pretty soon in a world which is real and occasionally earnest have wobbled into And so the story is fantastic and unreal; though perhaps Mr. North is not without some satirical intention aimed at the familiar modern type that with the word "unconventional" forever on her lips takes very good care to stick to the beaten paths. At any rate the author's skill in thridding his way across his thin ice without offence is only equalled by his providential care that Aspasia's temperament never quite gets what Goldsmith's fellow calls a concatenation accordingly. "Syrinx" is a clever book, dedicated audaciously to the woman who will find most fault with it. We hope she will distinguish between it and its heroine, who certainly offers plenty of scope for her censoriousness.

"Potiphar's Wife." By Kineton Parkes. London: Milne. 1908. 6s.

Rose Critchlow is a woman of strongly passionate and sensuous temperament. Unlike many beautiful women, it is not the excitement of general admiration, the win-ning of open homage, that she wants, but the physical expression of ardent love from any man with whom she comes in contact. She resents any resistance toher fascinations, being quite empty of scruples of honour or loyalty to her husband. In a town wider social interests might have saved her, as they save so many women, from the dangers of her temperament. In the wilds of Derbyshire, bored with her husband and with her life, sufficiently well-off to be idle, amorousness becomes the strongest part of her nature, and makes her almost inconceivably callous and treacherous. In the end, indifferent to her husband's untimely death and her lover's tragic, undeserved fate, from which she might have saved him by speaking the truth, she gives herself to a brute because of the forceof his desire, and we are glad to perceive a hint of coming-retribution in the peasant's comment, "Her 'ave gotten-her match i' Jakes Bould". There is a distinct lessening of power towards the end of the book; it seems hastily and carelessly concluded. The trial and execu-tion of Hugh is perfunctorily treated. The author is evidently chiefly concerned with the presentment of Rose Critchlow's character, and up to a certain point it is a clever, well-observed piece of work. But we think he has exaggerated the inhumanity of her nature, to the detriment of the character as a study of this type of woman. The story is set in the earlier half of last century, but it is quite modern in tone. The peasant dialect is per plexingly variable, but it gives the effect of local colour. The peasant dialect is per-

"Brothers All." By Maarten Maartens. London: Methuen. 1909. 6s.

We do not know if Mr. Maarten Maartens has a grudge against what we suppose are his own people, but he certainly presents them in a most repellent aspect. They are nearly all quite odious people in these short storiesmorose, stupid, and rigidly, offensively Calvinistic; lumpish country folk, hard, dishonest business men, repulsive clerics. In the stories of "My Poor Relations" there occasionally figured some being with beauty of character, if disgraced by nature, but in "Brothers All" there is scarcely one who would be desirable as a kinsman. Over and above the unloveliness of the characters there is a pervading vulgarity, something more than rural brutality, than peasant grossness, something in the dialogue and in the descriptions, a quality of commonness in the writing itself which adds to the feeling of repulsion aroused by these pictures of Dutch life. There was a sombre power in one or two of Dutch life. There was a sombre power in one or to Maartens' earlier stories which these latest lack. motives of the tales are far-fetched, the procedure seems artificial, the humour strained. There is not even the glamour of local colour; the unpleasant people of Holland seem very much like the unpleasant people elsewhere they might be disagreeable Scotch Presbyterians or East Anglian yokels: they have not a distinctive nastiness.

SHORTER NOTICES.

"The World's Birds: a Simple and Popular Classification of the Birds of the World." By Frank Finn, London: Hutchinson. 1908. 5s. net.

This book, although it assumes to give a simple and popular classification, "is compiled on an alphabetical system", and with this we find no fault. It is, however, distinctly unfortunate that Mr. Finn did not follow the methods of the alphabetical system in its entirety on the lines of Montagu and Newton. Instead of this, he has made a standard of his own as to what shall and what shall not fall under the alphabetical system. Take, for example, the family of eagles. On looking under letter E for eagle, no such entry occurs, neither is there a cross-reference such as Montagu would have given. True enough, in the index we see eagles noted on page 27, and after due search we find see eagles noted on page 27, and after due search we find them there under letter D as "Diurnal birds of prey". So again in the case of vultures, letter V affords no clue, but the index once more refers to the same entry under letter D "Diurnal birds of prey". That our criticism is reason-able is, we think, sufficiently proved by the fact that under letter A we suddenly stumble on "American vultures", which, letter A we suddenly stumble on "American vultures", which, we imagine, have at least as much right to be classed under letter D as "Diurnal birds of prey" as have the Old World vultures and the eagles. Again, there is a marked inconsistency in an alphabetical system which, whilst placing vultures and eagles under D as "Diurnal birds of prey", places owls, not under N as "Nocturnal birds of prey", but under letter O. If we set aside these incongruities, the book gives a fairly good popular idea of the numerous families of birds.

"The Beign of Edward VI.", by J. A. Froude; "The Plays of Christopher Marlowe", "Cicero's Offices", "Hakluyt's Voyages" and other volumes. Everyman's Library: Dent 1909. 1s. each.

Another fifty volumes in this remarkable series of cheap reprints, which now numbers three hundred and ninety-one. Apparently the field for this sort of enterprise is inexhaustible. The success of Everyman's Library is not the less striking in that it appeals to all tastes, rather than to a special class of reader. Among the volumes in the new collection we range from "The Koran" to "Uncle Tom's Cabin", from "Hakluyt's Voyages"—of which the seventh and eighth volumes are now given—to "Felix Holt", from Cicero to Marlowe, from Froude's "Edward VI." to Gleig's "Wellington", from Macchiavelli to Charlotte Yonge. The "Wellington", from Macchiavelli to Charlotte Yonge. The introductions are generally brief and tell the reader just enough to enable him to understand his author.

George Brown D.D., Pioneer Missionary and Explorer: an Autobiography. London: Hodder & Stoughton. 1908. 15s. net.

Mr. George Brown's book is in notable contrast with the average book of travel which appears nowadays. It is a record of a life spent among heathen peoples, written without striving after effect but from the intimate point of view. Mr. Brown worked in Samoa during fourteen years at a stretch, and all told his missionary efforts there, in New Britain—now the Bismarck Archipelago—New Ireland, New Guinea, and the Solomon Islands cover only two years short of half a century. It is a record of great trials patiently faced and of achievement among some of the worst as well as some of the most interesting of savages. The book, which is well illustrated, is a real contribution to our knowledge of Polynesian peoples as they live and hunt and

"The Dictionary of National Biography." Vol. XIII. London: Smith, Elder. 1909. 15s. net.

The latest volume of the reissue takes us from Masquerier to Myles. It therefore includes Massinger and Milton, Munday and Mulready, Monck—Cromwell's "honest general—a simple-hearted man"—Simon of Montfort, Sir John Moore—there are some fifteen or sixteen John Moores—the Mills, the Murrays, the Montagus, and a host of others: playwrights, poets, publishers, soldiers, statesmen, divines. To turn over any one of these pages without discovering some point of interest is almost impossible. It is not perhaps generally realised what a mine of authorities the D.N.B. is. The student who is not always sure where to is. go for the best original information will find the references given with each article invaluable.

Erratum.—The reviewer of Captain Bagot's "Canning" writes: "There are two slips as to dates. The Portland Ministry was formed in 1807, not 1809, and it was in the latter year, not in 1812, that Canning fought his duel with Castlereagh, and resigned. Also I should like to retract my judg-ment that Perceval was a mere dullard. He was not brilliant, like Canning, but, besides other virtues (moral rather than intellectual), he had what Walter Bagehot called "animated moderation".

TWO DICTIONARIES OF THE BIBLE.

"Murray's Illustrated Bible Dictionary." Edited by W. C. Plercey.
London: Murray. 1908. 21s. net.

To provide a complete Bible Dictionary in one volume of less than a thousand pages, with articles short and to the point, and lists of references to larger works; such has been Mr. Piercey's aim in the present volume, and in his preface he assures us that he has succeeded in it to an even surprising degree. He has certainly gathered round him, a hand of ne assures us that he has succeeded in it to an even surprising degree. He has certainly gathered round him a band of
contributors good both in quantity and quality. The names
of Colonel Conder, Professor E. Naville, and Sir Charles
Warren are a guarantee that the geographical and topographical articles are of the highest order; while Mr. Box,
Dr. Oesterley, Professor Sayce, and Dr. St. Clair Tisdall
have made most valuable contributions to the archæology
of the Rible; or these subjects the Distinguish contributions. of the Bible; on these subjects the Dictionary is excellent. Then the three articles on "God", on "The New Testament Text", and on "Philosophy", by Dr. Sanday, Mr. C. H. Turner, and Dr. Spooner respectively, are enough (Continued on page 376.)

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by themselves to make the reputation of the book; they are by themselves to make the reputation of the book; they are delightfully written, and though they contain much information in little space, they show no sign of hurry or compression. When we come however to the critical articles we cannot give them the same unreserved praise; they are of very unequal merit. On questions of the higher criticism the Dictionary is frankly conservative and aims at combining modern research with ancient faith. Still, out of a large number of contributors some will differ from others, and we number of contributors some will differ from others, and we doubt whether the article on "Sacrifice in the Old Testament" will entirely commend itself to the author of the article on the Pentateuch. The principal subjects in Old Testament criticism have been placed in the hands of Dr. Orr and Pastor W. Mëller, whose book "Are the Critics Right?" created some stir a few years ago; both write from a strongly conservative standpoint and maintain early, in-deed Mosaic, authorship for the bulk of the Pentateuchal literature and legislation. There is a good deal of compression in their work, and sometimes we are conscious of getting results and assertions instead of processes and arguments; but throughout we realise that they have read the literature on the other side as well as on their own, and that they know what they are talking about. But many of the Old Testament articles—those e.g. on the Ark and the Tabernacle, by the Rev. H. Heathcote; on the High Priest, by Dr. Biggs; the Rev. H. Heathcote; on the High Priest, by Dr. Biggs; on the Books of Chronicles, by Canon Girdlestone; and on Mordecai and Purim, by Dr. Streane—simply ignore the difficulties presented by the Bible accounts, and take no notice of the critical theories that have been propounded for their solution. Nor can we congratulate Chancellor Lias on his contributions to the subjects of "The Creation" and "The Fall"; in the latter case his article does not seem to on his contributions to the subjects of "The Creation" and "The Fall"; in the latter case his article does not seem to touch the real difficulty, and in the former we think that he would have done well to study Dr. Driver's "Commentary on Genesis" before writing. In Old Testament criticism the Dictionary may serve as a prophylactic, but hardly as an antidote. In the New Testament we are on less controversial ground, or at least the points of acute controversy are less prominent; there is no article on the Virgin Birth of our Lord either in this Dictionary or in that of Dr. Hastings, though the question is considered under other heads, but not at sufficient length. On the date of the New Testament books critics are gradually working back to traditional views, and indeed the liberal Dr. Harnack would date the Acts of the Apostles earlier than the conservative Dr. Bebb thinks possible. The four Gospels have been placed in the hands of Mr. Pullan, who has produced short and workmanlike articles on them; Archdeacon Sinclair has written fair introductions to most of the Sinclair has written fair introductions to most of the Pauline Epistles, but he appears not to have heard of the partition theory by which many scholars divide up the Second Epistle to the Corinthians; we would refer him to the excellent résumé of it in the Cambridge Bible for Schools. We must give a word of praise to the illustrations, which are excellent throughout the Dictionary.

"Dictionary of the Bible." Edited by J. Hastings, with the co-operation of J. Selbie, and with the assistance of J. C. Lambert and of S. Mathews. Edinburgh: Clark. 1909. 20s. net.

Almost simultaneously with Murray's Dictionary appears another one-volume work edited by the indefatigable Dr. Hastings. The price is about the same, the size larger and, though there are good maps, no space is taken up with illustrations, so that we get more reading for our money from the latter book than from the former. Amongst the advantages of Dr. Hastings' work are pleaded that it is quite independent of his larger Dictionary, and that though some of the authors are the same as in that work they have not written on the same subjects in this, which looks at first sight as if he had failed to secure the best men for their own subjects either in the one work or in the other. However, sight as if he had failed to secure the best men for their own subjects either in the one work or in the other. However, there is no doubt that, like Mr. Piercey, Dr. Hastings has secured a number of very good contributors; indeed, several well-known names appear in both Dictionaries. Dr. Hastings has also insisted on reasonably short articles; hardly any errs on the side of excess, though some do on the side of defect, as for instance Professor Gwatkin's articles on "Bishops" and "Church Government", which, though packed with matter, seem to stop in the middle; or Dr. Garvie's on "Miracles", which reads like notes for an article (or from one); or Mr. J. Taylor's on the Book of Daniel, where each sentence should have been a paragraph. The topographical and archæological articles on the Book of Daniel, where each sentence should have been a paragraph. The topographical and archæological articles are very well done; Assyria and Babylonia are treated by Mr. C. H. W. Johns, Egypt by Mr. F. Ll. Griffith, and Palestine and its several cities mainly by Mr. R. A. Stewart Macalister, whose recent discoveries at Gezer have thrown such a lurid light on the cults that lingered on there well into the eighth century B.C. The cities connected with

S. Paul's journeys and epistles are described by Dr. A. Souter with a learning and taste that make us wish he had written at greater length. The editor again may well feel proud of having secured Dr. J. H. Moulton to write on the Language of the New Testament, and Professor Deissmann to write on Papyri and Ostraka; while for the text of the New Testament, the English Versions, and the Vulgate, Dr. F. G. Kenyon has done excellent work. On such technical points the two Dictionaries are fairly even; it is in the realm of the higher criticism that the difference comes out; and we are the higher criticism that the alterence comes out, and we are bound to admit that the advantage is on the side of Dr. Hastings. Even here we must distinguish between the Old and the New Testaments; on the latter the attitude of the two works is the same. Most of the New Testament books have been treated by the Bishop of Moray and Ross, whose work is sound and thorough even though he stops short of genius; but all the articles on this subject have been entrusted by Dr. Hastings to writers of a learned and reasonable conservatism. On the Old Testament his contributors accept the conclusions of the modern critical school as frankly as those in the other Dictionary reject them; but they accept them, so far as we can see, fairly and reverently, and with the same careful reasoning as they show in rejecting the fanciful liberalism that runs riot over the Gospel nar-Nothing could be better in tone and argument than Mr. Edghill's articles on the Hexateuch and the Law, and the treatment of Old Testament books and characters by Mr. treatment of Old Testament books and characters by Mr. A. H. McNeile, Dr. A. R. S. Kennedy, and Dr. G. B. Gray, though occasionally startling to an old-fashioned conservative, shows a grasp of the problems which is lacking in Murray's Dictionary, and the same may be said of Dr. Barton's full article on the history of Israel. Among younger scholars Mr. A. W. F. Blunt must be praised for some excellent work on Jewish Feasts, customs, and ceremonial regulations, as illustrated by the study of other primitive religions; no doubt we are reaping the benefit of many a discussion in the Exeter Common Room. In a Dictionary coming from Scotland we do not look for a Dictionary coming from Scotland we do not look for a very sympathetic attitude towards Roman Catholic doctrine, and we doubt whether a Roman theologian would say that "sacraments are efficacious ex opere operato, i.e. by a power inherent in themselves as outward acts". Dr. Lambert, who makes them assert this, should remember that the Council of Trent limits the conferring of grace in the sacraments to recipients "non ponentibus obicem".

For this Week's Books see page 378.



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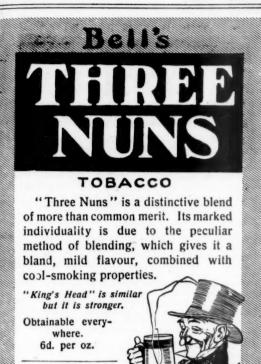
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The gouty subject's symptoms at the early stages of the gouty habit are often misleading. Incipient gout is the trouble of many of those people who are always looking and feeling out of sorts but are seldom really ill. Such persons often attribute their indisposition to dyspepsia, and try in many ways to overcome the symptoms of indigestion which trouble them—such as acidity, heartburn, flatulence, pain and fulness after meals, signs of sluggish liver, heaviness and headaches. Such symptoms are very often the first in-dications of a gouty nature. Other signs are aches, pains, and stiffness in the muscles and joints whenever one happens to get damp, exposed to cold for any length of time, or if one over-exerts oneself.

What Causes Goutiness.

These symptoms are unmistakable gouty signs, and when a man knows he is inclined to gout they should be enough to make him seek information on uric acid complaints, and ascertain by what means he can gain relief from these painful symptoms, and also prevent their development into serious ills.

However, it is very commonly the case that the gouty subject pays no heed to these warning pains. And what is the result? What is the physical condition of the man or woman who is unconsciously on the high road to one of the most distressing series complaints it is possible to suffer?

One of the inevitable results of the working of the system

One of the inevitable results of the working of the system is the formation of certain waste products, the most harmful of which is uric acid. If the quantity of uric acid formed is normal it is filtered out of the blood by the kidneys and liver and is expelled from the system. But if, as is the case with every one of gouty tendency, the quantity of uric acid is excessive, the kidneys and liver fail in their task and the excess acid remains in the circulation.

This excess uric acid is then carried to every part of the

rins excess the acti is then carried to every part of the system, and, as time goes on, forms ever-increasing deposits of hard, insoluble, pain-causing compounds called urates, which are the immediate cause of all gouty suffering.

These deposits may occur in the joints, muscles, tissues, or organs, and whenever they settle they cause trouble. It is the seat of the location of these deposits which determines the particular form which the complaint will assume.

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The chief gouty ailments or uric acid disorders are gout and rheumatic gout (pain, inflammation, stiffness, and swellings, due to the settling of the uratic matter in the joints and muscles), gouty rheumatism, gouty eczema (affecting the skin), lumbago (persistent and intense pain in the loins), sciatica (acute pain extending from hips down thigh to knee, often causing lameness), stone and gravel (causing agonising pain and prostrating illness), neuritis (numbnessor tingling in the muscles of the arms, developing into very severe pain, and even muscular weakness), and suppressed

or tingling in the muscles of the arms, developing into very severe pain, and even muscular weakness), and suppressed gout (resulting when the urates do not settle in any definite place, but the whole system becomes saturated with uric acid and causes general discomfort, dull aches and pains all over the body, and especially in the back, lowness of spirits, poor appetite, nervous irritability, and ill-temper).

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Reserve Fund

We beg to report that the gross profits of the Dresdner Bank for the year 1908 amounted to Mk.51,047,330.25, as against Mk.51,490,870.95 for 1907. After deducting all charges and ares, making ample provision for bad and doubtful accounts, and writing down bank premises, we recommend a dividend at the rate of 7½ per cent. p.a. The gross profits shown do not include revenue derived from the account "Investments in other banks" for 1903, which will be credited in the accounts for the year 1909. The turnover has amounted to Mk.58,857,103,771.20, as against Mk.59,186,972,197.30 in 1907, and the number of accounts kept has increased from 98,843 to 114,730.

The fact that the turnover has somewhat diminished, notwithstanding the increase in the number of accounts, is to be explained by reference to the comparative quietness of Stock Exchange commission business, coupled with the fact that, owing to the lower prices of commodities, commercial credite have required less money to finance them.

In the autumn of the year under review an arrangement was made with the A. Schaaffhausenscher Bankverein, which modified the then existing agreement for community of interest, in the sense that the pooling of profits and the mutual council of delegation were determined as from the 2nd of January, 1909. In arriving at this decision both institutions recognised that the form of community of interest theretofore in operation led to a variety of inconveniences, and that mutual liberty of action was restricted as the result of its profit-pooling provisions. On the other hand, the experience of past years has eatiefied both banks that the advantages sought by community of interest can be attained without pooling profits. The arrangement now come to easures both the continuance of intimate business relations between the two banks, and the representation of each on the council of administration of the other.

that the advantages rought by community of interest can be attained without pooling profits. The arrangement now come to assures both the continuance of intimate business relations between the two banks, and the representation of each on the council of administration of the other.

In the course of the past year the number of branches in Berlin and its suburbs has been further increased, while a new country branch was opened as the result of an arrangement by which we took over the business of the old-established banking house of Mesrs. Mauer and Plant in Cassel, a firm with whom we have maintained close business relations for a number of years past. As regards the foreign banks in which we are interested, we beg to report that the Deutsche Orientbank will probably distibute a dividend for the past year of 5 per cent., as against 4 per cent. for each of the two preceding years. Not only has this bank passed through last year's crisis in Egypt without suffering lorses of importance, but through the effective support which it was in a specition, through its branches at Alexandria and Cairo, to afford to its clients it has materially strengthened its position and been embled to greatly add to its circle of friends. The branches in Constantinople and other Turkish towns show satisfactory results. The pleasing reform which has taken place in the political condition of Turkey seems to afford justification for the belief that the bank will be in a position to render valuable services to the Government of that country, and also to co-operate in the development of its economic interests. In response to suggestions put forward by circles interested in the commercial intercourse between Germany and Morocco, the bank, towards the effed of 1908, opened branches at Casablanca and Tangier.

The branch of the Deutsch-Südamerikanische Bank at Buenos Aires has, during the first two years of its existence, suffered from the effects of the commercial crisis in Argentina as well as from difficulties incidental to organisation. This

resting public of the country.

The industrial depression is still in progress, and with home consumption reduced it cannot be said whether its lowest level has yet been reached. There seems, however, to be ground for expectation that the cheapness and ease of money, as well as the decline in the prices of metals and raw materials, will before long again stimulate alike consumption and the spirit of enterprise.

The movement of money rates was naturally not without influence on the yield of the interest and bills receivable accounts. The rate of interest of the Imperial Bank of Germany has averaged 4.774 per cent., as against 6.033 per cent. in 1907 and 5.14 per cent. in 1906. The private discount rate on the Berlin Bourse has averaged 3.527 per cent. (viz., 4.222 per cent. during the first half-year, and only 2.832 per cent. during the second half-year), as against 5.106 per cent. in 1907 and 4.43 per cent. in 1906.

The year under review has marked an improvement as regards

second half-year), as against 5.105 per cent. in 1907 and 4.45 per cent. in 1906.

The year under review has marked an improvement as regards our own stock holdings and syndicate business.

The prospects of business during the current year are, of course, largely dependent on the course of events in the Near East, which at present exercises a disturbing influence on all markets. So far the new year has seen the development of an exceedingly active business in new issues, in which we have been enabled to participate with satisfactory results. If, as is to be hoped, peace is preserved and political apprehensions subside, operations in securities yielding a fixed rate of interest seem to offer also in future a good field for profitable operations, even if the present industrial depression should continue. Our holdings of securities of this character on which we have placed very moderate valuations, inclusive of those on syndicate account, represent a total of about Mk.44,000,000. Our other engagements on etock and syndicate account are spread over a large number of ventures, thus reducing the risk in each separate case to moderate dimensions.

Dresden, March, 1909.

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The full report (in German) may be obtained on application at the London Office, No. 65 Old Broad Street, E.C.

BALANCE-SHEET, December 31st, 1908. 20 Marks=£1.

		LIABIL	ITIES				
Dr.							en 000 000
To share capital		0 = 0			***	***	£9,000,000 2,090,000
Reserve fund	0.10	***	***	***	***	***	485,000
Reserve fund B Current accounts a	b bar	enosite	***	***	***	***	29,804,120
Acceptances again	st cre	dits a	nd see			***	9,457,266
Besides guarante	ees fe	or acce	mnt	or thi	ra		
parties	4+5		***	***	£1,78	0,073	7 004
Dividends unpaid Pension funds	***	0.00		0.00	***	***	1,004
Pension funds		***	***	***	***	9.48	37,854
Adjustment of bri			0.00		0 0 0	***	964,399
Profit	***	***	***	***	***	***	301,000
							£51,978,822
Cr.		Ass	ETS.				
		***		***	***	***	£2,206,307
Bills receivable	***		***	***	***	***	12,433,341
Cash balances wit	h oth	er bar	iks a	nd bar	nkers	***	1,668,891
Loans	999					0.02	5,692,381
Investments in ot	her t	anks	***		***		1,360,364
Government Secur	ities,	rallw	ay a	nd ot	ner be	3TH-CLW	3,651,627
and shares				400	040	0.40	22,235,035
Current accounts		000	***	4	216,088	2004	28,200,000
Of which covere Besides guarantees	for	neconn	t of	hird			
parties		account.		***	£1,789	0.073	
Syndicates	***		***	***	***	***	2,115,023
Syndicates Bank premises	***	***	***	***	***	***	1.076,754
Pension funds' secu	ritie	B	***	***	***	***	139,099
							£51,978,822
PROF	IT A	ND L	OSS	ACCO	UNT.		
To current expenses		***	***	***		***	£445,849
Taxes	***	***	***	***			76,946
Amount written of							9,575
Amount written off					0.00		10,000
Amount written of		fraud	pra	ctised	upon	OUF	20 400
Dresden Office A. Schaaffhausense	***	Dank		2		400	10,677
profit of our Fra							14.868
Profit adjustment	wit	h A	Sch	as Tha	nsens	cher	21,000
Bankverein, as p	er co	ntract	200		444		20,053
			***	***		***	964,399
							£1,552,367
1007							£18,296
by balance from 1907	***	***	***	0.0		***	1,534,071
Gross profit, 1908	***	***	***	***	***	***	1,004,012
							£1,552,367
		ROPR					
To amount written off	Ban	k Pres	mises		***		£30,000
Directors	***	***	***	***	***	***	40,891
Managers and Bra	nch .	Manag	era	0.00	0.00	0.00	118,838
Gratuities to Staff	***	0.03	***	***	***	***	70,000
					ldene	on	10,889
Dividend of 7] 1 £9,000,000	per	cent.	10 1	narene	nuers	on	675,000
Profit and Loss N	ow A	cconnt	***	***	***	***	18,731
2 1000 000 2000 200							
							£964,399
By amount in hand as	per I	rofit a	nd L	oss Ac	count	***	£964,309
							£964,399
							383

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